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ABSTRACT

The data presented represent the current status of an ongoing project to develop, test, implement, and evaluate a wide range of new and different ways to providing information to students about costs and aid. The data, examples, and recommendations reflect the state of the art in better information for student choice in December 1976. The report summarizes the findings of 18 months of study, discussion, review, and information development. It attempts to document the need for better information, to identify reasons why the need for better information exists, to posit an ideal scene, and to make recommendations for redress of the situation. Some examples of improved information materials developed by the participating institutions in the course of the project are illustrated at the end of the report. Consideration is given to the "information gap," college plans of the respondents, the importance of costs and aid, and the nontraditional student. Characteristics of the Financial Aid Information Model are described, and the survey questionnaire is included. (LBH)

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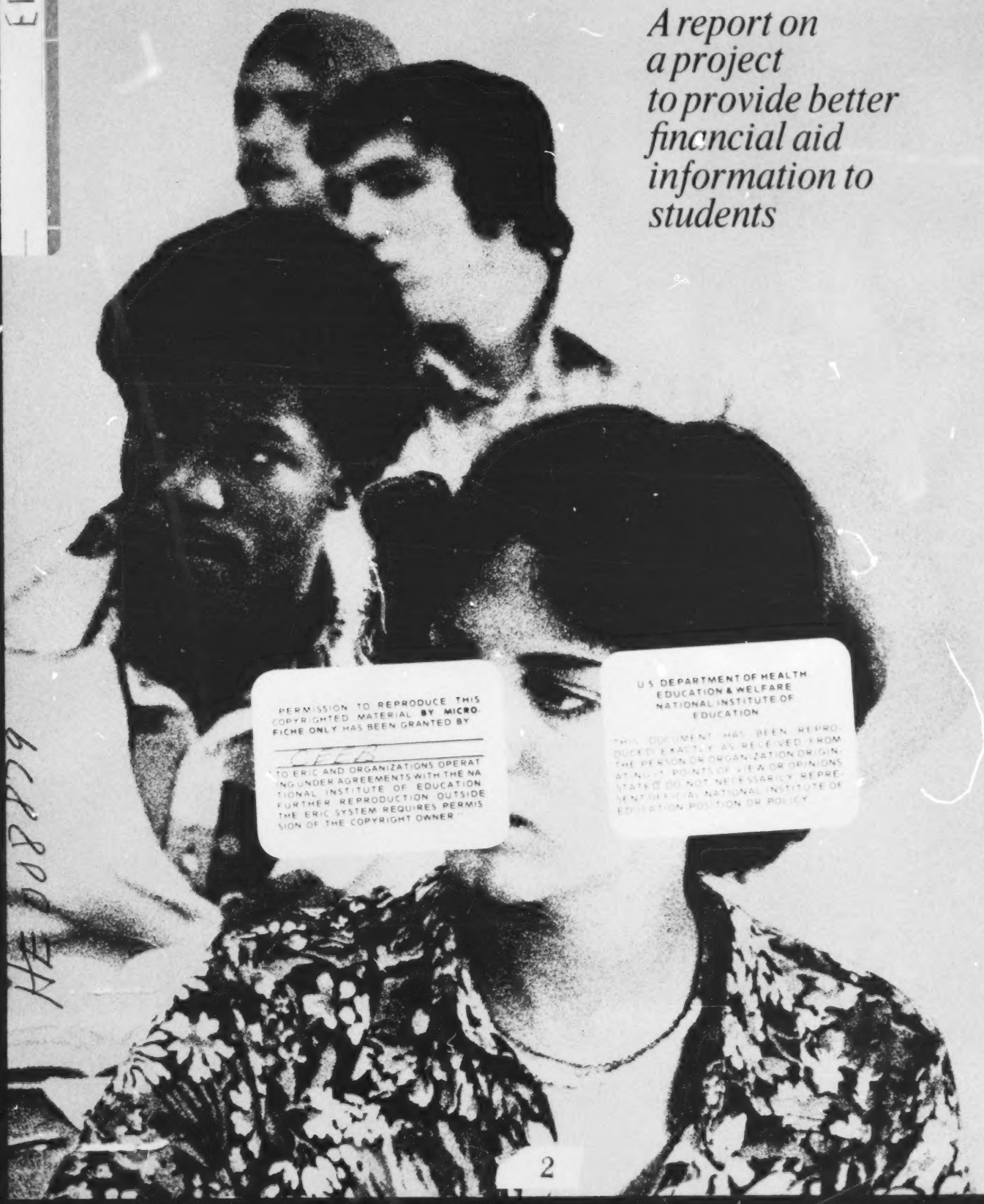
Making it count:

A report on a project to provide better financial aid information to students



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Making it count:

A report on a project to provide better financial aid information to students

Conducted by the College Scholarship Service
College Entrance Examination Board
New York, New York

and
Barat College
Macomb County Community College
Mountain Empire Community College
Oberlin College
Pasadena City College
Portland State University
University of California, Irvine
University of Illinois at Urbana-Champaign
University of Massachusetts, Amherst
Ventura College
National Student Educational Fund

for the
Fund for the Improvement of Postsecondary Education
United States Office of Education

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Preface

This report was prepared under a grant from the Fund for the Improvement of Postsecondary Education, United States Office of Education, as part of the National Task Force on Better Information for Student Choice. The data presented here represents the current status of an ongoing project to develop, test, implement, and evaluate a wide range of new and different ways of providing information to students about costs and aid. The data, examples, and recommendations reflect "the state of the art" in better information for student choice in December 1976. Several of the participating institutions have not yet completed developing their communications materials. These will be completed according to individual institutional schedules and needs.

Information about costs and aid will improve with each passing month. Those who participated in this project will be pleased to see their work outdated by newer and better models that serve to improve equality of access, choice, and retention of students in relevant and appropriate postsecondary educational institutions.

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Introduction

"My major complaint is the lack of information at the high school level for students seeking financial aid. When I was a junior in high school, I spent lots of time in the counselor's office going through all her manuals . . . because, of course, I couldn't get to school any other way . . ."

"Now I know that next year a large number of students will not be getting any aid at all because they didn't put their application in. Financial aid (office) put a little ad in the (college) newspaper, but they made it so small that the students didn't realize what was available . . ."

"Nobody knows the policies they work under, and nobody knows why they got what they did. It's just a gift from God, or something . . ."

These are the words of college students speaking to their peers, the members of the College Scholarship Service Student Advisory Committee[1] that hold hearings about the problems students have as they seek financial aid for postsecondary education.

It would seem that institutions of postsecondary education would find it to their advantage to provide prospective students with information about costs and aid in an organized way. Private institutions know that there are not enough students from families sufficiently affluent to pay total college costs, meaning they must attract "needy" students in order to survive. Public institutions are required by law to have equalization of educational opportunity one of their continuing reasons for existence. But the data show that students who need help in meeting college costs frequently do not receive the information they need. One reason for this is that most colleges, both public and private, fail to provide the information to students.

In the spring of 1975, the Fund for the Improvement of Postsecondary Education issued a request for proposals for research and action projects to identify new and different ways of providing "Better Information for Student Choice." For the College Scholarship Service (CSS), the College Entrance Examination Board submitted a proposal to serve as a resource agency in the development of better information about costs and financial aid. Successful in that application, CSS began the project reported here. To help in this endeavor, CSS invited administrators from ten postsecondary institutions and one student to serve as an advisory committee. In addition to providing consultation to the general CSS endeavor, these individuals and their institutions were themselves committed to the development of new and different ways of communicating information about their costs and aid to present and prospective students.

The report which follows summarizes the findings of 18 months of study, discussion, review, and information development. It attempts to document the need for better information, to identify reasons why the need for better information exists, to posit an ideal scene, and to make recommendations for redress of the situation. Some examples of improved information materials developed by the participating institutions in the course of the project are illustrated at the end of the report.

Is there really an information gap?

There are several ways to demonstrate that an information gap exists in student understanding of costs and aid availability. A clue comes from what college-bound high school seniors say they think postsecondary education costs.

In the spring of 1975, the State of Iowa distributed a questionnaire to 5,766 "education bound" high school seniors to secure their estimates of the total cost of education at the institution they planned to attend.[2] The students' estimates were as much as 55 percent less than the total average budgets estimated by the financial aid officers at the same institutions for that year. In Pennsylvania[3] that same year a similar finding was recorded in a survey of over 10,000 high school seniors. Students who planned to attend private institutions underestimated costs by $1,254 – nearly 40 percent less than what the financial aid officers indicated that their average costs would be. Students who planned to attend community colleges underestimated costs by about 15 percent.

Poor knowledge about costs is significant because it influences whether students will enter postsecondary education at all. A 1972 study of high school seniors[4] found that 33 percent of those who did not continue their education gave as a reason that they could not afford it. In the Pennsylvania and Iowa studies mentioned previously, nearly 40 percent of those who were not planning to continue their education said they did not have the money to pay for it.

Mistaken estimates of educational costs may have dramatic consequences for the distribution of students among postsecondary institutions. Student enrollments at different types of institutions are influenced by costs and the students' ability to meet them.[5] The impact of information about costs may occur much earlier than the senior year of high school. Another national survey of institutional choice among students who had begun planning for postsecondary education earlier than their junior year, indicated that many had decided to "trade-off" various of what they believed to be desirable characteristics of private colleges in favor of what they perceived to be lower costs of the public institutions.[6] They did not know the "net costs" of attendance at the private institutions (actual costs minus available aid) and although they wanted to attend private colleges they perceived them as being too expensive and never applied for admission.

It is difficult to quantify the effect of lack of adequate information about available aid resources. However, existing data show that enrolled students apparently have insufficient or inaccurate information about their chances of getting aid. If students who are enrolled do not know about aid, it seems reasonable to assume that students in high school will know even less.

A 1974 survey in New Jersey[7] showed that only 44 percent of all college students had applied for financial aid from their institutions. More than a quarter of the students from families with incomes below $6,000 (students who can almost certainly be assumed to have financial need) failed to apply for aid. More than 4 out of 10 students from families with incomes of between $6,000 and $12,000 failed to apply for institutional aid. And three-quarters of the students who were residents of New Jersey failed to apply to the state's grant program for assistance. When asked why not, over two-thirds cited lack of information.

Other state-wide studies show numerous low-income students failing to apply for aid. In a 1975 Pennsylvania study[8] nearly 1 out of 5 enrolled students from families with incomes of less than $9,000 failed to apply for aid. A 1972 California study[9] showed that nearly two-thirds of the low-income respondents had not filed for aid. In Oregon that same year, more than 4 out of 10[10] students from families with incomes less than $6,000 failed to apply for aid. A 1971 study in the State of Washington[11] put that number at 6 out of 10.

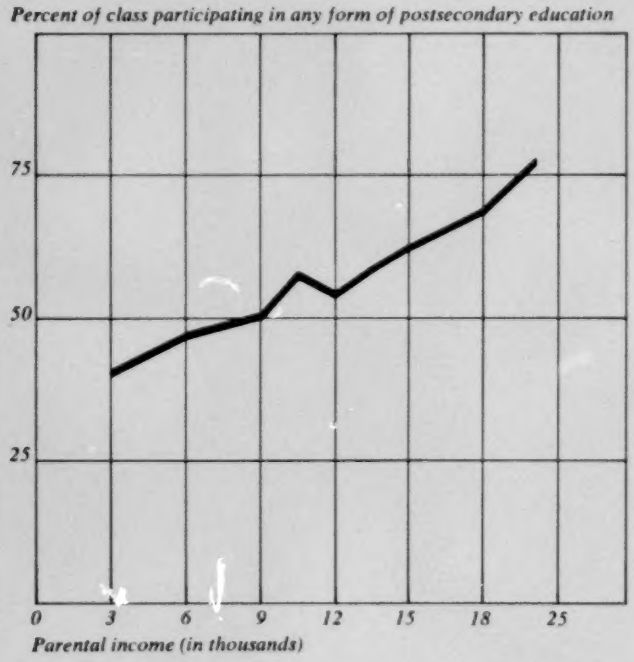
Since the students from whom these data were collected were actually enrolled in postsecondary education, it might be assumed that a lack of information does not deter enrollment and consequently can be discounted. But in reporting on a national longitudinal study of college dropouts, Astin[12] indicated that the second most frequently cited reason for withdrawal was "financial difficulties." Only "boredom with courses" was more frequently given as the reason for dropping out. In addition, these data fail to show how many of these students enrolled in institutions (or programs) which are not their first choice and will not provide them with optimum education and training for their future careers. Nor do the data show the number of parents who are making inordinate financial sacrifices in order to provide money for education, nor how many students without aid work long hours at term-time jobs to the detriment of their educations or reduce their expenditures to bare subsistence levels, thus precluding their participation in the full range of curricular and cocurricular activities that make up the totality of an education.

Regardless of how these students are currently paying for their educations, it is clear that they are needy, could qualify for financial assistance, and failed to apply. If only half the needy students who are enrolled as undergraduates applied for aid it can be assumed that a considerably larger percentage of needy students failed to enroll at all in postsecondary education – many because they lacked basic information about ways they could meet college costs. Data from the United States Office of Education[13] show that nearly twice as many students from families with incomes of $18,000 and above are enrolled in some form of postsecondary education as is true of students from families with incomes of less than $3,000 (see Figure 1). Ability to pay does affect attendance and persistence; therefore,

knowledge of how to pay (the relative "affordability" of postsecondary institutions) is crucial to the achievement of the goal of equality of access. Perception of the affordability of different kinds of postsecondary education also obviously affects equality of choice. In a study conducted by the legislature of the State of California[14] it was found that qualified graduates of high-income high schools were more than twice as likely to anticipate attending the University of California as were qualified graduates of low-income high schools. The Astin data cited earlier supports the contention that financial problems have a major impact on retention.

Regardless of the actual numbers involved, the data make two things clear: finances are a major factor in determining a student's access to, choice among, and retention in postsecondary education and there is a major lack of correct information about costs and aid on the part of both prospective and present college students. Better information can—and must—overcome this lack if other efforts to achieve equality are to succeed.

Figure 1. Actual participation rates in postsecondary education of the high school class of 1972



Source: *Annual Evaluation Report on Programs Administered by the U.S. Office of Education, FY 1975*, Office of Planning, Budgeting, and Evaluation, Office of Education, Department of Health, Education and Welfare

Why does a gap exist?

The problems prospective students have in getting information is summarized in a survey conducted in 1975 of 77 postsecondary schools in the Boston, Massachusetts area.[15] The researcher wrote as a self-supporting student asking each of the institutions for information relevant to her situation and about the kinds of financial aid she might receive. She received no response at all from a significant number. Less than two-thirds of the institutions who did respond to her letter mentioned the federal student aid programs they administered. Only 55 percent mentioned the Basic Educational Opportunity Grant Program (BEOG). Only 40 percent mentioned the Guaranteed Student Loan Program. Only 27 percent mentioned private aid funds.

The researcher found that information on the price of education and her probabilities of receiving aid were provided in insufficient detail—or not at all. Her closest estimates of potential aid, for example, was provided on the BEOG application form, where a worksheet produced an estimated award of "between $50 and $800"—hardly precise enough to permit effective planning. (That worksheet has subsequently been eliminated from the BEOG application, replacing imprecise information with no information.)

In order to obtain more precise information, the researcher found, it would be necessary to file actual applications for admission and financial aid with the institution, submit the BEOG application, and file a financial statement with the College Scholarship Service.

Finally, some of the institutions who did respond would not make any determination of aid eligibility or offer an estimate of financial assistance that might be received until after the student-researcher had actually been admitted to the institution. As a result, the student found that she must proceed rather far before she could obtain any concrete information about how much money would be available to her.

While this researcher's approach had some shortcomings and the results do not represent the policies and practices of all institutions, it is a clear illustration of the fact that both students and institutions would be better served with improved student aid information available.

Some information is withheld

It is ironic that some institutions of higher education, who have as their mission teaching people to evaluate data, to learn, to test conclusions, to make decisions, are themselves so poor at providing information and materials vital to the decision-making process in the areas of costs and financial aid.

In the course of this project it has become apparent that many of the communication processes of institutions are unclear, obtuse, and insufficient. There is an indication

that many postsecondary institutions withhold information about cost and aid for strategic, policy, or procedural reasons. Some believe that "the truth will scare them away" and "it's too complicated to be truthfully communicated"; others sense that "we could not handle any more students than we have now" and "our policies are so unclear that we would be attacked if we described them publicly." Each of these objections was encountered by one or more project participants as they attempted to develop better information about costs and aid.

"The truth will scare them away!" This response occurred most frequently among higher-cost institutions. The reasoning is that less than half the students at these institutions actually pay the full costs, and to quote the full price might cause students not to consider the institution. The private institutions participating in the project were fortunate enough to have sufficient financial aid resources to guarantee that every student who was admitted would be offered packages of financial aid sufficient to meet the total calculated financial need. For them, the problem was to display full costs and the fact of affordability in such a way that middle- and low-income students would retain those institutions as choices.

Among higher-cost institutions without sufficient resources to assure that every student will receive assistance in the amount of his or her financial need, the tactic most frequently employed has been to hide the unpleasant truth through obfuscation. Aid is used as a recruiting device, and as such is presented to students in the most favorable way: page after page of individual "scholarships" are listed, for example, without mentioning that only one award may be made from several of the funds every four years—or that recipients have a "moral obligation to donate to the college an amount at least equal . . . ."

Cost information is frequently obscured in the same way. Board rates are quoted without mentioning whether they cover 15, 18, or 21 meals per week. The costs of transportation to and from the campus, of books and supplies, of daily living expenses, and so on, are omitted. Total yearly cost estimates are not provided, leaving to the student the task of sorting through complicated (and incomplete) listings of apparent "options."

The focus of the information materials developed in the course of this project by Barat and Oberlin colleges has been to try to overcome "the truth will scare them away" arguments.

"It's too complicated to be truthfully communicated!" The experiences of the participants in this project indicate that there is considerable validity to this argument. Collection of data about costs and aid can be (and has been) accomplished easily; interpretation of that data is often extremely difficult. The problem is that of finding ways to communicate in honest but understandable ways. One of the participants in this project commented: ". . . in the nature of things, one needs to make generalizations (all aid is based on need, your package will meet your need, etc.) but almost every generalization in this field turns out to need an asterisk. Without generalization, one reaches no conclusions; without qualifying statements, one misleads . . ."

It has become obvious in the course of this project that the central problem in responsible reporting of information about costs and aid stems from the complexity of the financial aid process. A family income of $15,000 is not always a family income of $15,000 in the calculation of the probability and amount of financial assistance a student may receive. The following examples will highlight the problem.

Under the consensus methodology of need analysis developed by the National Task Force on Student Aid Problems[16] and adopted for the 1976-77 year by the major national need analysis services, a family of five (three children) with an after-tax income of $15,000 would be expected to contribute approximately $1,600 toward educational expenses—unless they had allowable medical/dental expenses of $3,000 in which case they would be expected to contribute only $800—unless they had a residence with equity of $35,000 in which case they would be expected to contribute about $3,000. Then, again, if it were a family of six with two children in college . . . and so it goes.

Similar complexities arise in statements concerning student expense budgets. The National Task Force on Student Aid Problems, after a year of full-time study and investigation, recommended that six different budgets be established by every institution.* But even those six only nominally describe the actual costs for students. They do not take into account resident/nonresident cost differences, freshman to graduate/professional program cost differences, or curriculum-to-curriculum cost differences. Depending on how they are permuted, between 48 and 96 different budgets are common enough to warrant listing if full and accurate disclosure of costs is desired.

Financial need is the difference between cost and contribution. To the extent that information communicated about either—or both—of those figures is inaccurate or imprecise, the resultant need figure determined by the student subtracting one from the other will be even more inaccurate and imprecise.

Even students with identical financial need may receive quite different awards. One student may have a total expense budget of $1,800 and come from a low-income family where the maximum combined efforts of student and parent are sufficient to produce a contribution of $1,200 (perhaps only because the student was lucky enough to get

* Single students living at home with parents or relatives; single students living in campus housing; single students living away from parents in off-campus housing; married students without dependent children; married students with different numbers of dependent children; and unmarried students with one or more dependent children.

a well-paying summer job and save every nickel). Another student may be a married veteran whose total expense budget of $6,000 is offset by GI benefits of $2,400 and a spouse's income of $3,000. Both students would have financial need of $600; the financial aid given each would very likely differ in type if not in amount. The student from the low-income family might well be offered $600 in grant to meet his/her total need while the veteran might be offered a $600 loan to meet the same dollar value of need.

As another example, given two students with identical situations and with identical need of $600, one might have applied early in the year when funds were available in grant accounts and have received a $600 grant, while the other applying late in the year may have to take the $600 award in the form of a loan or a job.

Finally, there is the additional problem caused by the number and complexity of aid programs involved. The financial aid community is aware of the confusion that emanates from the uncoordinated mass of programs. Much of the work of the National Task Force on Student Aid Problems was addressed to the beginning steps of coordination. However, the potential student today still faces the problem of too many different places from which to obtain applications, too many different rules, too many different deadlines, and so on. The "It's too complicated" argument is true – but it calls for a better and more creative attempt to make vital information available.

The institutions that have participated in this project have tried to employ new and different ways of communicating the complex process clearly. The information packets developed by the University of California, Irvine and the Macomb Community College materials demonstrate ways of "walking the student through" the entire application process. Another outcome of the project is a recommendation for common standards of reporting basic information described in greater detail further on in this report.

"We couldn't handle any more students than we have now!" This argument is more insidious. It permeates not only the information-giving activities of institutions but also their application procedures, verification activities, schedule of award notices, and so on. The underlying purpose is to discourage students from applying.

In some instances, the argument may be an implementation of a more or less formal institutional policy. It may be that institutional growth is to be limited as a matter of policy and because lack of money keeps students from attending, lack of good information about costs and aid is one way of implementing that policy. In some instances it reflects insufficient resources to aid even students currently enrolled, let alone any additional ones. A variation of this argument is: "It would be unfair to raise false expectations on the part of the students." By withholding information, one precludes any false expectations. In some instances, this argument reflects understaffing of financial aid offices, creating situations in which offices truly could not handle more students or more paper without collapses in their operations.

It is true that some institutions must limit enrollment. It is also true that many financial aid offices have insufficient funds to meet all student-demonstrated needs. And it is true that many financial aid offices are understaffed. But the institutions participating in this project do not believe that any of these conditions justify the withholding of information about costs and financial aid.

"Our policies are so unclear that we can't communicate them!" Finally, some institutions withhold information simply because it does not exist – or does not exist in communicable form. Aid decisions are made on the basis of intuitive judgment rather than definitive policy. Subjective factors rather than objective ones are used to identify recipients. Award amounts vary depending on the individual making the award determination. As one project participant noted, ". . . the very fact that we have never had any need to justify our rationale in awarding aid . . ." has meant that the aid administrator has been under no real pressure to develop policies that could be communicated. The participant continued: ". . . it is very possible that in some cases there do not exist logical and defensible rationales for the processes at work in the aid office at (institution). The complexity of the system serves to shield it from scrutiny . . ."

Another commentator wrote: "This desire for secrecy, the reluctance to have decision-making processes made public is, I believe, one of the major causes of the lack of trust that is undermining today's student aid scene . . ."

The institutions that have participated in this project have done so in the belief that full, honest, accurate disclosure of both facts and process information is a responsibility of the financial aid profession, just as receipt of that information is a right of the prospective student. The absence of clear financial aid policy should require that one be developed, not that information should be unavailable.

There are faults in the communications process!

A basic reason why students fail to receive better information about costs and aid is the general lack of knowledge about communication and communication cycles on the part of institutional financial aid officers. While many admissions offices employ personnel skilled in communications (public relations experts) one of the findings of this study is that in few instances is this skill applied to communications from the financial aid offices. The admissions office prepares materials which present the institution, its programs, and students in interesting, informative, and effective ways – while some financial aid offices continue to generate dull, unreadable, jargon-filled documents. Many institutions simply fail to communicate well.

Most financial aid communication must be in writing be-

cause of the distance between the administrator and the student. But as middle-level managers, financial aid administrators are not required to be skilled writers. Most appear to substitute length and detail for clarity and brevity. Important data is imbedded in masses of technical terms and discussions of obscure options. Few aid administrators indicate clearly what they want the student to do.

A further problem relates to the need to communicate with many students through a high school counselor. This introduces another intermediary into the communications cycle. The aid administrator must now rely heavily on the counselor's willingness and ability to interpret the message and communicate it further to students. The aid officer finds him/herself communicating not with students but with counselors.

In order to be transmitted, received, and duplicated, the message that the financial aid officer is sending must meet five criteria:

- it must be factual in every detail;
- it must describe the correct sequence the student should follow;
- it should be identified with a specific time period;
- it should be complete and accurate; and
- it should have the facts arranged in the order of their significance.[17]

If the aid administrator is seeking to communicate with the student what the costs of attendance are, the information should be factual, complete for each item expected to be paid by the student, and should explain how it was derived (from the results of a study of the average expenditures of previously-enrolled students, from a survey of current students, from impressionistic data, etc.). If the message is that the student must file an application for aid and a Financial Aid Form (FAF) with the College Scholarship Service, the document should tell the student where to obtain these documents; how, when, and where to file them; how much it will cost to do that; and what action will result. All communications should be identified with a specific time period. The relative importance of various items should be clearly identified. If grades or test scores are as important as demonstrated need in the determination of awards, students should be so informed. Application items and processes which are important and mandatory should be clearly identified as such and separated from those which are insignificant or optional.

Another fault in the present communication process is that information—or misinformation—gets to the students and parents from too many different sources. Costs and financial aid are subjects of interest to journalists of the popular press and articles about them are known to attract readers. Consequently, much of the information that students receive comes from noninstitutional sources. Perhaps this is one of the best indicators of the degree of importance of this information.

The participants in this project welcome the expansion of sources from which students can receive information about costs and aid. One of the recommendations growing out of the project is for an expansion of this noninstitutional information system through a national awareness campaign. But there needs to be order and logic to the communications process and some control of the purpose and content of information directed to students. Only if the information reaching students is sound, coordinated, truthful, and complete will more information equal better information.

What do students say they want to know?

Logic suggests that prior knowledge of the kinds of information that prospective students want to have would be an inherent part of any program designed to communicate "better information for student choice." But there is an overwhelming lack of information from the students about what they actually want to know. In the area of costs and financial aid, student-initiated documents such as *The Options Handbook* of the National Student Education Fund[18] and the report of the CSS Student Committee[19] provide interesting perceptions of student information needs but are not based on any rigorous survey of actual needs. Documents initiated by the financial aid profession present practitioner opinions about what students need to know.[20,21] But hard data from representative samples of prospective student populations are scarce. Even harder to find is substantiation for impressionistic beliefs about the different information needs of different student groups.

The institutions participating in this project undertook the development, administration, and analysis of a special student need assessment survey to attempt to remedy these lacks. This section of the report describes the findings of that study.

Our survey borrowed liberally from a taxonomy of student information needs developed by Mary Kinnick of Portland State University.[22] Her taxonomy dealt extensively with student information needs in a wide variety of areas (requirements for admission, selectivity, physical setting, social life, extracurricular activities, etc.). The CSS survey was limited to information about costs and aid. Kinnick's survey was administered to a limited sample of students from a single geographical area. The CSS survey attempted to reach a broader sample of prospective students across the country.

Through the institutions participating in the project, a questionnaire was administered to prospective students in California, Massachusetts, Virginia, Illinois, Oregon, Michigan, and Ohio. Various methods of administration were used. In some instances, high school class meetings were used to collect the completed questionnaires; in others, students attending "college nights" were surveyed; one survey distributed the questionnaire by mail to students who inquired about admission or financial aid information from the institution. Useable responses were obtained from 4,908 prospective students. Responses were keypunched and analyzed by Edmund C. Jacobson of the College Board staff using the Questionnaire Utilization and Evaluation Study Tool (QUEST) data analysis system.

Who responded?

Substantially all of the respondents were currently enrolled in high school. More than 9 out of 10 (92.4 percent) indicated that they were 18 years of age or under. The mean age was 18.7 years. The group contained slightly more women (51.1 percent) than men (48.9 percent). Only 4.2 percent indicated they were married; 5.6 percent had dependent children (a group of single-parent families was surveyed by one of the participating institutions).

Nonwhite students made up 21.3 percent of all respondents, with 13.0 percent identifying themselves as black, 2.9 percent as Latino, and 5.3 percent as belonging to some other racial/ethnic minority group. Slightly more than 8 out of 10 (81.5 percent) said they came from "middle-income" families, 10.6 percent said that they were "low-income," and 7.8 percent indicated that they believed their family income background to be "high."

College plans of the respondents

Slightly more than half the respondents (50.6 percent) indicated they planned to attend a four-year public institution, 37.9 percent said a public community college, and 11.5 percent a private institution. In general, older students were considerably more likely to plan to attend a public community college (72.4 percent of the "over 30" group as compared with 35.9 percent of the "18 or under" group), rather than a public or private four-year institution. Nonwhite students were significantly less likely to plan to attend a public community college than were white students (28.2 percent compared with 40.6 percent) and most likely to plan to attend a public four-year institution (64.0 percent of the nonwhite and 47.4 percent of the white students indicated this preference).

The data from this survey substantiated the expectation that the type of institution the student planned to attend was related to family income. More than three times as many students from high-income families (24.7 percent) said that they would attend a private institution than did students from low-income backgrounds. The percent of middle-income students planning to attend a private institution (10.8 percent) was less than half that of the high income students. Costs, or at least student and parent perceptions of costs, clearly appear to influence the type of institution that students plan to attend. More than half (53.7 percent) who said they will probably attend a community college would prefer to attend a four-year college if costs were not a factor. Two-thirds of those who would switch (67.2 percent) would go to a public four-year institution, the remainder (32.8 percent) would go to a private institution. More than 2 out of 10 students who plan to

Table 1. Planned institutional attendance

Family income	*Public*	*Private*
Low	92.3%	7.7%
Middle	89.2	10.8
High	75.3	24.7

attend a public four-year institution (21.4 percent) would attend a private institution if costs were not a factor. Taken as a group, nearly 4 out of 10 students (38.1 percent) would prefer to attend a different type of institution if costs were not a factor.

More than 7 out of 10 students from low-income groups (70.9 percent) said that they would change their minds about the kind of college they would attend if they had more information about costs and financial aid at other types of colleges. More than half the middle-income students (57.4 percent) said they would change their minds with better information, as did more than a third of the high-income students (37.6 percent). Nonwhite students were more likely to say that they would change their minds with better information (64.0 percent said so) than were white students (only 56.0 percent said so). Younger students would be more likely to change their minds than would older students, with 57.4 percent of the "18 and under" group saying they would change compared with 42.1 percent of the "over 30" group.

Are costs and aid really that important?

These data substantiate other research conducted by the College Board indicating that student perceptions of which types of institutions they can afford to attend substantially influence their plans to attend,[23] even though they verbalize other characteristics as having primacy in the decision-making process. Joan Stark has hypothesized that "unless prerequisite questions about financial assistance can be answered, all other disclosures may be largely irrelevant."[24] This agrees with the reports of students surveyed by the National Commission on Nontraditional Study in 1972: more than 56 percent of the adults with interest in more education said that the costs of books, learning materials, child care, and transportation kept them from learning what they wanted and needed to know.[25] In a survey of largely low-income, black, high school seniors conducted by Morris Brown College as part of the FIPSE Better Information for Student Choice Project, prospective students ranked costs as the most important information they needed to have in making a decision about attending that college.[26]

Given that information about costs and financial aid is important – if not crucial – in student choice, what specific kinds of information do students say they most want to have? The CSS project questionnaire listed six kinds of cost information and eight kinds of financial aid information and asked respondents to indicate whether they believed each was "very important," "interesting but not vital," or "not important" to them in choosing a college. For each item a weighted importance was calculated by assigning a weight of 10 to a response of "very important," 5 to a response of "interesting," and 0 to a response of "not important."

The respondent group appeared to take a long-range view of costs. They said that the total cost of their entire program – from the start through graduation – was the most important cost information. More than 7 out of 10 (70.5 percent) said that this was very important information; only 4.5 percent said that it was not important. Slightly fewer students (65.1 percent) said that the cost for one year was very important; considerably fewer (45.3 percent) said that it was very important to know only the total cost for one semester or quarter. A detailed breakdown of costs by type was rated as very important by just over half (50.1 percent) of the respondents.

In addition to their longer-range interest in what it costs, the respondents were very interested to know how and when costs must be paid. Nearly three-quarters (73.3 percent) indicated that the "how and when" of payment was very important; only 6.2 percent said that it was not important. The probability of changes in cost from year-to-year was indicated as very important by 65.3 percent of all respondents.

The weighted scores of importance are useful in demonstrating the relative importance of cost information to students in different income and racial/ethnic groups. The average score for all the cost items for low-income background students was 8.4, for middle-income students 7.8, and for high-income group respondents 6.3. The average importance attached to all items by students describing themselves as Latino was 8.4, that of students describing themselves as black 8.1, and that of students identifying themselves as white 7.6.

There were also interesting differences in the rank-order of weighted importance for various items among the different income groups. Both low- and middle-income students ranked the total cost for the entire program and how and when costs are paid as about equally important. The probability of changes in cost from year to year was ranked fourth in importance by the low-income groups and third by the middle-income group. High income students ranked the probability of changes in cost as most important, how and when costs are paid second most important, and total cost third most important. The cost for one semester or

Table 2. Weighted importance of different kinds of cost information by family income

Kind of information	All respondents	Family income group		
		Low	Middle	High
Total cost of the entire program	8.3	9.0	8.4	6.5
Cost for one year	8.0	8.6	8.1	6.2
Cost for one semester	6.6	6.6	6.6	5.2
Detailed breakdown of costs	7.0	8.0	7.0	5.8
How and when costs paid	8.4	9.0	8.4	6.7
Probability of change in cost from year to year	8.0	8.4	8.0	7.2

quarter and a detailed breakdown of costs by type were ranked least and second least important by all three income groups, although the order differed from group to group.

White and black students both ranked total cost for the program and how and when costs are paid as equal and most important. Latino students ranked the probability of changes in cost as most important followed by how and when costs are paid. As with all students, the cost for one semester and a detailed breakdown of costs by type were ranked least important by all three racial/ethnic groups.

Student responses to the kinds of information about financial aid which they considered important indicated considerable interest in detailed rather than general information. More than two-thirds of all respondents said that a "detailed description of the kinds of aid available" was very important (68.8 percent) compared with less than half (45.1 percent) who indicated that "general information about aid" was very important. "Detailed information about the kinds of jobs available" was ranked very important by 63.9 percent, "specific procedures for applying for aid" very important by 62.1 percent, and "what kind of aid goes to students who are like you" very important by 64.2 percent. Aid application dates were ranked as very important by only 58.9 percent and detailed information about how loans are repaid was ranked very important by 59.4 percent of the respondents.

Table 3. Weighted importance of different kinds of cost information by racial/ethnic group

	Racial/ethnic group		
Kind of information	*White*	*Black*	*Latino*
Total cost of the entire program	8.2	8.9	8.8
Cost for one year	7.9	8.0	8.3
Cost for one semester	6.5	7.0	7.4
Detailed breakdown of costs	6.8	7.7	7.8
How and when costs paid	8.2	8.9	8.9
Probability of change in cost from year to year	7.9	8.3	9.2

As with cost information, the percentage of students indicating that almost any kind of information was "very important" decreased as family income increased. For example, 74.9 percent of the low-income students indicated that what kind of aid goes to students like them was very important while only 64.8 percent of the middle-income and 43.6 percent of the high-income students assigned that importance to that information. A detailed description of the different kinds of grants, loans, and jobs was given the highest weighted importance by low-income students while high-income students gave the highest ranking to detailed information about the kinds of jobs that are available—perhaps a recognition that if they get any aid it is likely to be employment. Middle- and high-income group students

Table 4. Weighted importance of different kinds of financial aid information by family income

		Family income group		
Kind of information	*All respondents*	*Low*	*Middle*	*High*
How need is determined	7.6	8.8	7.7	5.7
Detailed description of aid	8.1	9.2	8.2	5.9
General information about aid	6.8	7.6	6.8	5.3
What kind of aid goes to students like you	7.8	8.5	7.9	5.9
Aid application dates	7.4	8.4	7.4	5.5
Specific application procedures	7.6	8.8	7.7	5.5
Detailed information about available jobs	7.8	8.9	7.8	6.4
Detailed information about loan repayment	7.4	8.6	7.5	5.0

Table 5. Weighted importance of different kinds of financial aid information by racial/ethnic group

	Racial/ethnic group		
Kind of information	*White*	*Black*	*Latino*
How need is determined	7.4	8.6	8.3
Detailed description of aid	7.9	8.9	8.8
General information about aid	6.7	6.9	7.9
What kind of aid goes to students like you	7.7	7.9	8.3
Aid application dates	7.2	7.7	8.1
Specific application procedures	7.5	8.1	8.0
Detailed information about available jobs	7.6	8.9	8.7
Detailed information about loan repayment	7.2	8.4	8.3

weighted "what kind of aid goes to students like you" second most important while low-income students ranked this kind of information fifth most important. How need is determined was ranked third most important by both low- and high-income groups; it was ranked fourth most important by the middle-income group. General information about aid was given the lowest rating by the low- and middle-income groups while the high-income group assigned the lowest importance to detailed information about how loans are repaid.

All three racial/ethnic groups indicated that detailed information about the different kinds of aid was the most important kind of data for them. Black students weighted detailed information about the kinds of jobs available equally important, Latino students gave just slightly less importance to this kind of information, while white students placed it third most important. All three groups assigned the lowest weighted importance to general information about the kinds of aid available, a further indication of the

importance of detailed information to students deciding on a college. White students assigned the second least importance to detailed information about how loans are repaid while black and Latino students ranked this information considerably higher. Nonwhite students assign considerably higher importance to information on how the institution determines financial need than do white students.

Tables 4 and 5 display the weighted importance assigned to different kinds of financial aid information by students in the different groups. It may be that student responses to these financial aid information items have been effected by an "oh, yes!" syndrome – simply being made aware that new information is potentially available may induce people to say they want it. Nevertheless, the consistently high reported need for information by students in different groups supports other data which indicate there is an "information gap" in the area of costs and aid.

Summary

These data substantiate a number of things that have "always been known" about postsecondary education, about costs, and about financial aid. With more information, students might make choices different from those they now make; therefore, more information may in fact be better information when it relates to cost and aid. Students plan to attend institutions they perceive as being lower in cost while preferring institutions they perceive as costing more – therefore, better information about costs and aid may influence patterns of institutional enrollment. Lower-income students attach greater importance to all kinds of information about costs and aid than do higher-income students – therefore, better information about costs and aid can influence the perceived accessibility of postsecondary education to students now underrepresented.

But in addition to confirming what "everyone knows," two additional suppositions may be drawn from these data. First, a remarkably high proportion of students involved in the process of entering postsecondary education want more information. People apparently believe that they do not know enough about the financial realities of what lies ahead. Substantially all of the students who completed these survey instruments were actively involved in entering some kind of postsecondary institution, yet somewhere between one third and one half said that if they had better information they would have considered a wider range of institutions.

Second, prospective students apparently want very detailed information about aid but more general information about costs. Most observers express surprise at the importance placed on the total cost of the entire program when compared with the more immediate costs associated with a semester or a year. This may reflect an increased importance being placed on the economic investment/return ratio of a college education as opposed to some other form of post-high-school activity. When it comes to aid, however, students want to have very specific information about what is available and how they should go about getting it.

What would the ideal scene be?

The material presented thus far attempts to describe the inadequacies of currently available information about costs and aid, the resulting problems, and the kinds of information students say they want. In the remaining pages an "ideal scene" for disseminating financial aid information as envisioned by the institutions participating in the College Scholarship Service project is described, and recommendations about how this ideal might be attained are made.

The ideal system would provide students and their parents with good, general information about postsecondary education cost and aid at a very early point in the student's high school education—as early as the ninth grade. Parents would then have an idea of ranges of educational alternatives financially accessible to their children at a time early enough to plan for college expenses. A savings plan, for example, could be implemented with greater confidence that it was a realistic one. Students from lower-income families would recognize that postsecondary education is a viable possibility for them. Such awareness, coming at an early age, might increase rates of school retention and postsecondary participation by low-income students.

In an ideal system, all students would begin early to develop more financially realistic postsecondary aspirations and plans. Students and parents would be able to compare educational alternatives meaningfully in financial as well as in academic/social/personal terms. All students that specific programs are designed to serve would know about them and how to take advantage of them.

As students neared high school graduation they would be given more specific information about educational costs, including total and individual-item costs, at each institution they were considering. They would also receive specific information about financial aid programs, including such data as the application processes and costs, deadline dates, criteria for eligibility, and the programs' decision-making processes. They would also receive estimates of the amount of aid that students whose situations are similar to their own might expect to receive through various programs. Students would know how much it was going to cost them to attend various institutions in various ways (living at home, on campus, in an apartment, etc.) and could, therefore, compare alternatives.

Students would know about all financial aid programs for which they might be eligible. They would not forgo or postpone their education because they had overlooked some source of assistance that would have made continuing possible. Students would apply for admission and aid at their intended institutions on a timely basis with complete and correct applications (this would also assist in the efficient administration of the financial aid offices and programs). Ideally, students who were not eligible for aid from a particular program would not apply to that program, thereby reducing administrative costs.

Along with award notifications, students would receive precise information about the terms and conditions of their awards and the amount of their educational costs covered by aid. If a need for additional aid remained, the student would receive information about where to turn for additional support and about other financial and budgetary alternatives. Students would choose between accepting loans or work awards with full information about the implications of each.

Students would be informed that changes in their family financial circumstances would result in changes in their awards. They would know what amount could be (or must be) earned from part-time employment and how additional (or deficient) earnings would affect current and future financial aid awards. Students would learn how to budget their resources over the school year, thereby avoiding the "disasters" encountered by many who have not learned to plan carefully for all expenses. Students would be less likely to drop out at midterm because resources had been exhausted.

Students would have full, complete, and accurate information about the terms and conditions of loans before accepting them—and at a time when alternatives would still be available to them. Subsequent default rates would be lower among students who had undertaken a loan with a thorough understanding of its obligations. Similar good advance information about work-study obligations would avoid postenrollment misunderstandings and better assure completion of work and full realization of the awards tendered.

This ideal scene of cost and aid information would provide all students with the data they need to make informed, rational choices.

The nontraditional student—a special note

The nontraditional student population is generally defined by what it is not. It is not the typical high school senior making a first entry into some form of postsecondary activity. It is a large group of individuals with diverse characteristics who for a variety of reasons reenter the educational system. These people need information on educational alternatives and on the types of financial support available. Their information needs are more complex than are those of traditional students. Many, for example, will attend intermittently and have family dependents. The absence of a common physical location (such as the high school) makes it difficult to communicate with them in groups.

Fewer genuine choices are available to the nontraditional student. Family obligations frequently make it difficult to change physical locations to take advantage of all possible choices of programs or institutions.

Nontraditional students need much of the same kinds of basic data about costs and aid as do traditional students. However, their needs go from the general to the specific much more quickly. Once they decide that they want more education (or are forced to make that decision by social or economic forces), the how, where, and when become immediate questions requiring detailed response from the institution. Nontraditional students need to know about renewal policies, award limits, and possible changes in programs and eligibility at the beginning of their programs. They need to have information about the costs of support services such as child-care centers, health services, community housing, and so on—items often not relevant to the "traditional" student population.

Another difference relates to the sources from which nontraditional students come to the institution. In the case of the high school student making first entry into the system, a communication network reaching to high school counseling personnel may be sufficient to get the message across. For the nontraditional group, the network must be broadened to include unemployment offices, welfare eligibility centers, community counseling centers, penal institutions, and many other places where the decision to reenter the educational system may occur.

The University of Massachusetts directed its project efforts to surveying the information needs of older students and to the development of a comprehensive resource directory that recognizes the special information needs that are theirs.

How do we get to the ideal scene?

The communication of better and more effective cost and financial aid information to prospective students and their parents requires a commitment to the concept from a variety of sources at several levels. No single agency, private organization, or governmental body should be expected to solve the whole problem. Solution requires a cooperative effort, with each participant understanding its own role and assuming responsibility for its portion of the effort.

The participants in this project believe that postsecondary educational institutions have the primary obligation to provide full, fair, and accurate information about costs and aid in a format that will permit comparisons and facilitate access, choice, and retention. During the course of the project, each participating institution has tried to find ways to develop better methods of communicating. Their efforts have demonstrated that better communication is possible, and actually serves the best interest of the institution. The participants support the concept of providing better information voluntarily, and commend this to all institutions.

It appears that a significant part of the information gap that exists today results from the fact that no basic standards of communication have been established, and a number of institutions have not voluntarily provided the information students need. In order to receive federal student aid funds, institutions are required to enter into a vague agreement with the Commissioner of Education saying that they "will make vigorous efforts to identify qualified youths of exceptional financial need and encourage them to continue their education beyond secondary school . . ."[27] At a July 1976 meeting, the advisory committee agreed that more specific language should be developed that would precisely fix the responsibility for what information should be communicated and who should do the communicating. The advisory committee was prepared to recommend to the Fund that the Commissioner seek changes in the legislation that would permit him to require that a complete statement concerning costs and aid be made available to every prospective student as a condition of participation in the federal student aid programs.

That recommendation is now unnecessary, however, because Section 493A of the Education Amendments of 1976[28] requires that each institution receiving funds for any of the federal student aid programs ". . . carry out information dissemination activities regarding financial assistance . . ." by providing present and prospective students with specific information about the available aid programs, the methods by which recipients are evaluated, the costs of attending the institution, and so on. This effectively fixes the responsibility and will produce an important first step toward what the committee believes is the ideal scene.

The advisory committee believes that institutions and private voluntary agencies should themselves be interested in the "better information" function that goes beyond what the federal government can mandate. In its deliberations prior to the enactment of the new regulations requiring information dissemination about costs and aid, the advisory committee had concluded that unless information were made available in a consistent form it would continue to be difficult for students to be certain that they had the comparative information they needed to develop choice strategies. The Education Amendments of 1976 appear to leave to the discretion of the institutions the form in which the information is presented to students. The advisory committee recommends that the National Association of Student Financial Aid Administrators (NASFAA), as the responsible professional association, develop a common form that can be voluntarily adopted by individual institutions as the vehicle to communicate the information required by the federal mandate and the information needed for comparisons of costs and aid by students. The advisory committee believes that a common form is necessary to provide consistent information that will meet the information needs of students actively engaged in the decision-making process concerning their postsecondary activities.

A draft of a form of this type, developed by the advisory committee during the course of this study is shown in Figure 2. Its contents could easily be revised when regulations describing the required information dissemination activities in detail are completed. The advisory committee believes that it can provide a model from which a final form can be developed easily by NASFAA. The draft form is intended to provide the information that students and prospective students need—not necessarily the information that financial aid administrators can provide conveniently.

Section 493B of the Education Amendments of 1976 requires that the Commissioner of Education "... convene meetings of financial aid administrators, students, and other appropriate representatives to explore means of expanding campus financial aid information services." The advisory committee encourages these as forums for ongoing development of better information dissemination, and recommends that, in addition, a "contest" be held, to identify the "best" examples of information about costs and aid developed by institutions and by student groups. Such a contest, focusing on communications to students about financing a college education, has been announced by the College Board and the Council for the Advancement and Support of Education (CASE). This special program, with cash awards, is being underwritten by Aetna Life and Casualty. Details may be obtained by writing to the Office of Public Affairs, College Entrance Examination Board.

The mandated information, the voluntary disclosures recommended by the advisory committee, and the Commissioner-sponsored meetings will do much to provide information to meet the needs of students at the point of entry into the postsecondary system. But it is the judgment of the advisory committee, that this is not sufficient to eliminate the information gap. Students and their parents can only utilize information for which they are ready. The material described earlier is intended to meet the information needs of students who are at the end of a lengthy decision-making process which, as described earlier, begins at least as early as the ninth grade for many students.

To meet the information needs of students and prospective students at all points in the decision-making process requires a hierarchical dissemination scheme arranged in a programmed-learning mode to provide what information or data the consumer is ready for and desires. The awareness level of the general public about financial aid can be expanded while encouraging action and providing tools for decision-making. The advisory committee believes that the first step in this process must be a fixing of responsibilities on institutions and agencies other than the colleges and universities affected by the requirements for information dissemination described in the Education Amendments of 1976.

The postsecondary institutions are only one of the parties in the comprehensive information dissemination process envisioned by the advisory committee. At a minimum, a comprehensive program of information dissemination designed to fully inform all potential consumers of postsecondary education about costs and aid would involve the following:[29]

- The United States Office of Education providing basic data about the availability of resources, the identification of eligible audiences, and referral to other sources for further information;
- State scholarship and loan agencies or departments of education providing coordination at the state level of information systems and specific information about available state student aid;
- The national need analysis services providing information about the process of determining financial need and the amounts of contributions that will be expected from students and their families;
- The postsecondary institutions individually and as groups acting to insure that all present and prospective students are aware of all the aid options available to them and providing accurate information about costs;
- Secondary schools with the responsibility of providing direct information to all high school students and referral to the appropriate postsecondary alternatives;
- Information and counseling services and community agencies working to reach those not served by the secondary schools and assisting low-income and nontraditional students in identifying the aid and other support services they need;

Figure 2 (page 1)

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	____	____	____	____	
Tuition and fees	$_____	$_____	$_____	$_____	
Books and supplies	$_____	$_____	$_____	$_____	
Room and board	$_____	$_____	$_____	$_____	$_____
Transportation	$_____	$_____	$_____	$_____	$_____
Personal and miscellaneous expenses	$_____	$_____	$_____	$_____	$_____
TOTAL ESTIMATED BUDGET	$_____	$_____	$_____	$_____	$_____

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was _____

The number and percent of that group receiving some form of aid was _____ _____%

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000- $15,000	$15,000- $21,000	$21,000- $27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	____%	____%	____%	____%	____%	____%	____%
% of aid recipients	____%	____%	____%	____%	____%	____%	____%
Average expense budget	$_____	$_____	$_____	$_____	$_____	$_____	$_____
% receiving any grant	____%	____%	____%	____%	____%	____%	____%
Average grant	$_____	$_____	$_____	$_____	$_____	$_____	$_____
% receiving any loan	____%	____%	____%	____%	____%	____%	____%
Average loan	$_____	$_____	$_____	$_____	$_____	$_____	$_____
% receiving work aid	____%	____%	____%	____%	____%	____%	____%
Average work income	$_____	$_____	$_____	$_____	$_____	$_____	$_____
AVERAGE TOTAL AID	$_____	$_____	$_____	$_____	$_____	$_____	$_____
AVERAGE NET COST TO STUDENT AND PARENT	$_____	$_____	$_____	$_____	$_____	$_____	$_____

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

_____ (specific location of aid office)

_____ (area code, telephone number, ext.)

Figure 2 (page 2)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for ____ credit units each _____.
Recipients must complete ____ credit units each academic year in order to remain eligible.
The minimum grade-point average required for selection is ____ for students entering from high school, ____ for students transferring from another postsecondary institution, and ____ for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

The deadlines for consideration for aid are:

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

The institutional policy for packaging grant, loan, and employment aid for students is:

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

- Benefit programs, such as the Veterans Administration and Social Security Administration informing all those who are eligible;
- Public and private media, such as magazines, radio, television, banks, insurance companies, etc., actively expanding general public awareness of postsecondary educational alternatives, costs, and aid;
- Students and parents themselves sharing information with their peers and accepting responsibility for information dissemination in their own communities.

The advisory committee has developed a model of the characteristics that such a fully articulated and developed information dissemination system should have. But the committee is aware that it will require considerable time and expense to implement such a system, and there is an immediate need for action. The committee believes that the present information gap is so deep and so serious that it requires an immediate national campaign to increase the awareness of the general public – with financial support and direction from the federal government and participation by all the parties identified above.

This national "Student Aid Awareness Campaign" would seek to make reliable information about financial aid available to all the people who need it – in one massive effort. It would attempt to:

- promote the availability of financial aid as a means of access to postsecondary education and as a way of exercising choices among educational alternatives;
- increase the level of awareness among prospective students and their families of the true, or "net" cost of postsecondary education and the generally available programs of financial aid;
- create a consumer demand for better information and readily available local sources from which it can be obtained; and
- provide the resources within the community to make available the information that consumers demand.

To achieve these goals it would be necessary to undertake two related and simultaneous efforts – one using the national media to motivate consumers to seek financial aid information, and the other to equip high school counselors, community agencies, and other information and counseling sources with the resources they would need to answer the inquiries resulting from the publicity efforts. To be most effective, the campaign should be launched in a September or an October.

An advisory committee representing a cross-section of the groups involved in the financial aid process should be established to assure that the campaign maintained a national focus and met the real needs of the educational information-consumers (students, prospective students, parents, and others). The committee's function would be to react to the concept and objectives of the campaign, to help develop the different components, to define how different audiences might be reached, to disseminate information directly, and to encourage members of their professions, organizations, and groups to participate in the campaign. Endorsement by the Advertising Council would be important to assure better access to free time and space from media outlets.

This activity would differ from the national publicity campaign of the Basic Grant Program in several ways. Most importantly, it would seek to bring together into one concerted week-long activity the efforts of the federal and state governments, postsecondary institutions, secondary schools, and student groups. A coordinated program of television spots, radio public service announcements, magazine ads, and brochures would communicate a single message designed to motivate people to seek good information. These materials would be supplemented by direct communications from both education and consumer media and nationwide outlets such as *Time*, *Newsweek*, *Ebony*, TV network news programs, and talk shows, "The Today Show" and "AM America," for example.

The second segment of the campaign – to equip those who advise students and parents about postsecondary education with information and tools needed to answer the inquiries – would require the creation, production, and distribution of resource materials such as a film package that could be used by counselors, on television, at parents nights, etc.; publicity kits for schools and community agencies; audio tapes of instructions about applications procedures; posters for use on community and school bulletin boards; and so on. Local postsecondary institutions would join with local high schools and community agencies to develop information and materials relevant to specific local interests and needs.

The College Scholarship Service estimates that both segments of the campaign could be carried out for approximately $300,000, about .02 percent of the current year allocation for Basic Grants. The advisory committee believes that such an expenditure would be well worthwhile.

Summary

It seems clear that there is a substantial lack of complete, accurate, and useable information about the real costs of postsecondary education and the financial assistance available to students seeking it. The postsecondary institutions themselves seem to be responsible for the lack of information that now exists, and should be assigned the primary responsibility for seeing that the situation is remedied. The participants in this project believe that postsecondary educational institutions have a primary obligation to provide full, fair, and accurate information about costs and aid in a format that will permit comparisons and facilitate access, choice, and retention.

The participants believe that providing complete and accurate information voluntarily is to the institutions' advantage, is clearly possible, and should be encouraged by responsible professional groups. Most of this project's effort was directed toward the development of informative materials.

The Education Amendments of 1976 that require the dissemination of information about costs and aid will, in the opinion of the advisory committee, be strengthened through the development of a common form and a common format for its presentation. A suggested form is included with this report. It will need to be modified later, when the regulations are understood and have been evaluated by the people it seeks to serve.

More than simply communicating information to students who are in the process of seeking aid, the advisory committee believes that it is important to fix the responsibility for disseminating information on all parties involved, so that each will know what is required or expected and will become actively involved.

A massive saturation campaign to raise the general level of awareness will do much to remedy the historic deficiency and develop the community resources necessary to maintain the "better information for student choice" in the area of costs and aid at an appropriately high level. The real solution, however, is for individual institutions to develop communication techniques keyed to their individual realities and directed toward specific audiences.

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Participating Institutions

Descriptions, experiences during the FIPSE project, and sample materials

Barat College
Lake Forest, Illinois

Barat is an independent liberal arts college for women located near Chicago. Twenty majors and interdisciplinary programs are offered. There is a faculty of 40 full-time and 40 part-time people, more than half of whom are women excluding performance areas, three-fourths hold the doctorate. An 11.5 to 1 student-faculty ratio is maintained. The college has a recent history of curricular innovations, it cooperates with nearby Lake Forest College, and is in the midst of a $5 million fund drive. There have been recent deficits, but good enrollment gains during the past three years make things look promising for the next four or five years.

There were 850 students enrolled in 1975-76, approximately 500 on a full-time basis (of whom 320 are residents), and 350 part-time. More than 300 enrollees are community women returning to college. SAT scores approximate the 80th percentile on college-bound norms. Fifteen percent of the full-time enrollment is comprised of American minorities; there are 35 foreign students, including 22 Vietnamese refugees in a new program developed with the United States Department of Health, Education, and Welfare. Four of 10 full-time entering students are transfers. Slightly more than half the total number of entering freshwomen stay through graduation.

Fifty-five to 60 percent of the full-time student body—but only 2 to 3 percent of all part-time students—have been aid recipients in recent semesters. Principle aid sources last year were the federal government ($300,000), the State of Illinois ($210,000), and also the college itself ($200,000). One hundred seventy-four students had CWS, 163 NDSL, 128 SEOG, and 40 had BOGS. (The last figure has doubled this year.) The average package was $2,430, ($1,620 "gift" aid, the remainder work and loan). Total charges (1974-75) were $3,385 for residents and $2,000 for day students, and respective comprehensive budgets were $4,100 and $3,600.

Experiences during the FIPSE project

Barat undertook to develop better information on costs and aid as part of a larger venture to produce an "educational prospectus," a comprehensive, disclosure-oriented statement covering all aspects of the college relevant to student choice.

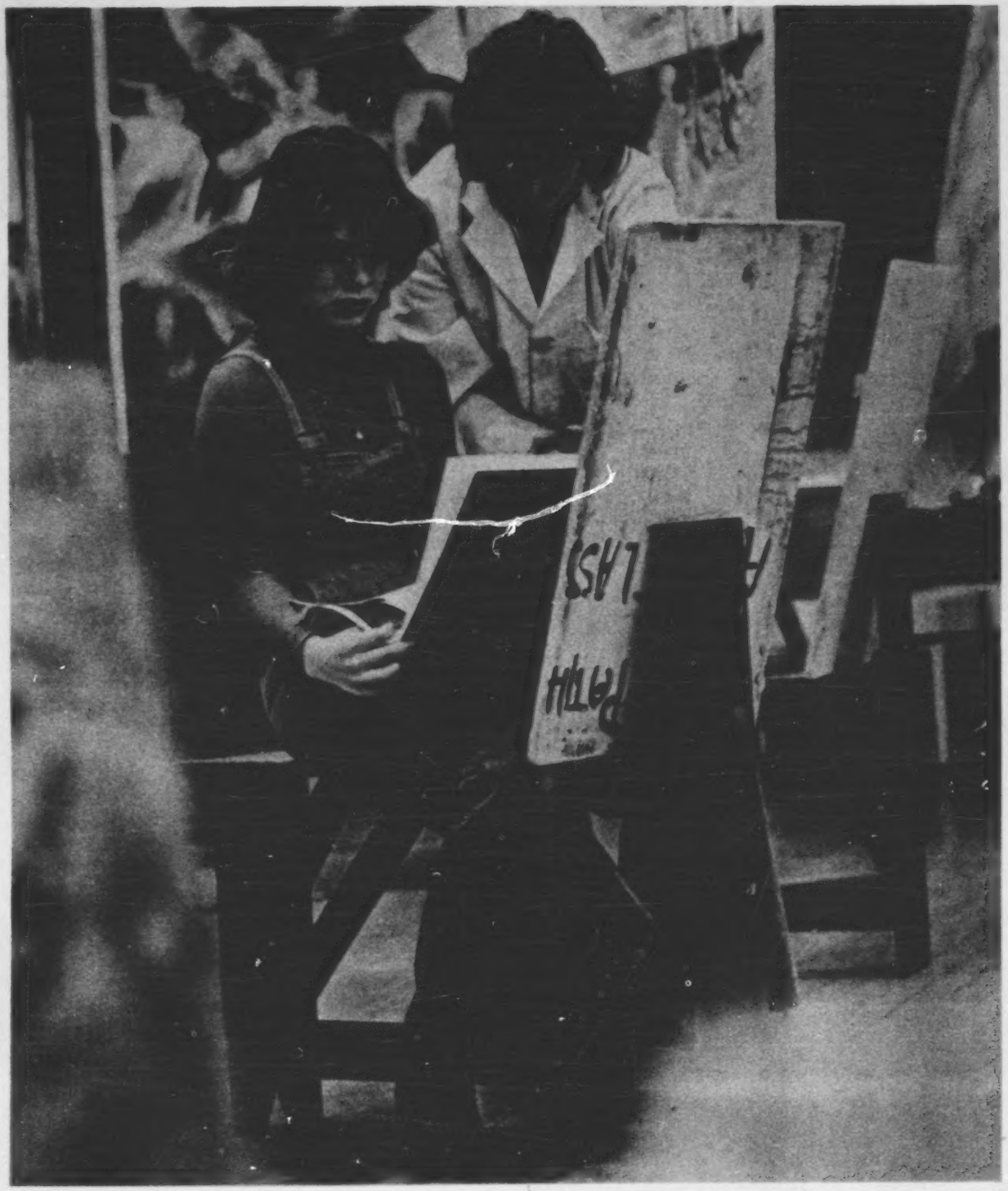
Initially, only the most modest treatment of cost/aid information was contemplated—a restatement of what was in the catalog. But as the material was reviewed by the project's internal and external advisory committees, two problems surfaced. First, prospective students and their families were eliminating Barat College as a possible choice on the basis of what they imagined to be the "bottom line" for attendance: the $4,050 cost figure quoted in the catalog for full-time resident students. What we were failing to get across was that the actual cost of Barat to the majority of our students (60 percent receive aid) was often far less, and that for many, Barat College was every bit as affordable as a state-supported institution. Second, as we learned from students, parents, and counselors outside the institution, public understanding of the role of aid in the financing of education is minimal. People assume that aid goes only to very low-income students, or to AVERAGE students, or to the few who apply early, or whatever—in other words, that it did not apply to them or had little connection with that all-important $4,050 figure.

As a result, we put a lot more thought, time, and effort into producing improved cost/aid information. Nearly a fifth of the total *Prospectus* (five pages, 4,000 words) is devoted to a comprehensive, unified treatment of college costs and how they are met by students and families in different situations. The material is presented in question-and-answer format and includes three example "packages." By all early accounts (as this is written, the document has been in use one month), the cost/aid section is one of the most heavily used and read parts of the *Prospectus*.

In producing this section, data gathering proved relatively simple. Work-study students were used, for example, to survey the student body for total-expense data ("What was your total book and supplies bill this semester?" was asked, for example). Existing financial aid reports contained most of what "macro" data were needed. The biggest single problem was a communications one, the finding of plain, understandable but accurate wording to convey the sense of how the aid process worked. But that problem, too—albeit after many false starts and drafts—proved solvable.

In terms of time and costs, separate records for this part of the *Prospectus* production were not kept. A reasonable estimate is that 100 to 150 hours of professional time were devoted to the cost/aid area by the project director, to which must be added several dozen hours of work by professional staff of the financial aids office and by work-study students.

An important and positive offshoot within the college is that financial aid is now a more public, open, and better-understood matter within the college. Large numbers of enrolled students and almost all faculty have read the new sections and report a much better sense of "what goes on down there in the financial aid office." That office, coincidentally, has taken the opportunity of the "better information" project to review all its materials for students and to revise many of them to a new standard of clarity and accuracy. Packaging and work-study policies have been further clarified, and in-office and telephone capabilities to respond to questions, help with forms, and so on, have been improved.



Facts About Financial Assistance

The information on this page begins with a theme developed on the previous page: that what it says in a catalog ("catalog costs") doesn't tell you what your "total expenses" will be, nor what the "actual cost" to you of attendance will be. Catalog costs, by themselves, offer a poor basis for comparison between institutions.

To take an example, stated catalog costs for 1976-77 for tuition, fees, room, and board are $2,242 at the University of Illinois at Urbana-Champaign, $4,050 at Barat, and $5,358 at Oberlin College (a larger, well regarded liberal arts college in Ohio). Assuming each involved extra expenses of $700 a year, then a "total expense" comparison would read $2,942, $4,750, and $6,058. For a given family earning $15,000 a year, however, with a computed ability to contribute $1,400 a year to college expenses, the "actual cost" of attendance at each would likely be that same $1,400. The difference between total expenses and family contribution would be met in each case by a package of financial assistance, totalling $1,542 in the case of the University of Illinois, $3,350 at Barat, and $4,658 at Oberlin.

What financial assistance programs do, then, is alleviate cost differences between institutions and help make it possible for students to consider educational alternatives in light of the college or university best suited to them.

1. *Isn't financial assistance a welfare program for poor people?*

No. Federal and state governments and individual colleges have invested heavily ($7 billion a year) in programs of financial assistance to realize two important societal objectives: to equalize opportunities for higher education among students from different income brackets, and to lessen the difference in costs between private colleges and state-supported institutions. Financial assistance programs are seen as public and private *investment in people* whose educated talents will offer many long-term benefits to society. They help, as will be shown shortly, a wide range of students from low and middle-income families.

One further perspective may sharpen the point: *every* student in every college or university receives "financial assistance," in the form of a tuition subsidy. At Barat, no student is asked to pay as much as the college spends on her education; the several-hundred-dollar difference between college expenditure and student charges is made up by voluntary contributions. At a state-supported school, the gap is made up primarily by state tax monies.

2. *How do financial-assistance programs equalize the difference in cost between an independent and state-controlled institution?*

The amount of assistance for which you are eligible depends on the difference between what you can be expected to pay (a constant figure, regardless of the institution) and what "total expenses" are at an institution. Since total expenses will always be higher in an independent college (because there is no direct tuition subsidy from the state), the student's computed "need" and eligibility for assistance will be higher there, too. Thus, from the previous example, the student eligible for $1,542 in assistance from the University of Illinois qualifies for $3,350 at Barat.

In effect, government provides *every* student at a state school with a $1,000-2,000 subsidy (which goes to the institution), plus whatever other financial assistance may be necessary for attendance (a reduced amount, which is to the student). Government provides independent colleges no or very small direct subsidies, but provides each of their students with demonstrated need quite substantial sums to help meet the higher costs. The interesting effect of this policy is that proportionately there are higher percentages of students from middle and low-income families at Barat than there are at many state-supported schools. A state university's cost advantage, in fact, is most real primarily for *high*-income families, those who can afford almost any cost and who would therefore not qualify for assistance. On the other hand, for a given family of moderate means, "high-cost" Oberlin may be no more expensive than either the University of Illinois or Barat.

3. *What sources of financial assistance are there?*

Essentially four: the federal government, state government, the college, and "other" sources.

Federal programs include a system of grants (money which you don't have to pay back), low-interest loans (which you do pay back, after college), and funds called "work study" (money you can earn through a job during college). For Illinois residents, *Illinois state* programs encompass grants (money based on the financial need of the student and which is not paid back), and a supplementary loan program. (Other states than Illinois have similar programs, too.) *Barat College* programs include scholarships, grants, and work opportunities. *Other programs* include those of the Veterans and Social Security administrations, service-club and other private scholarships, and the like.

4. *How much money do these programs actually bring to Barat students?*

Federal assistance during 1975-76 totalled some $400,000 and Illinois monies about $300,000, plus $200,000 from Barat itself and $38,000 from other sources. Altogether, 401 students received financial assistance. The average award to full-time students was $3,264.

5. *Can you break this down by family income so I can get some sense of whether my family and I might qualify?*

Of the 401 recipients, family income data is here presented on 239 (most of the other 162 were part-time or self-supporting students, inclusion of whom might be misleading). The 239, then, broke down this way:

Family Income	*Recipients*	
	Number	*Percent*
$ 0 - 5,999	54	23%
6,000 - 8,999	22	9
9,000 - 11,999	24	10
12,000 - 14,999	41	17
15,000 - 17,999	26	11
18,000 - 20,999	29	12
21,000 - 24,999	20	8
25,000 and above	23	10

6. *Do awards differ by family income?*

Yes. The higher the family income, the greater the expectation of contributing to college costs and the smaller the award.

To cite some figures, Barat students from families earning $10,000 received average awards in 1975-76 of almost $3,500, while those earning around $20,000 received about $2,300. Put another way, since "total expenses" at Barat in 1975-76 were figured at $4,400, the family contribution plus student earnings for the $10,000 family averaged $900 (most of which could be met by the student through summer and school-year earnings); in the $20,000 example, the family contribution plus student earnings were expected to total $2,100 (which would probably break out as $1,500 from the family, $600 from student earnings during the summer).

It must be emphasized that these are *average figures only*, computed for a given year to give students and their families a ball-park estimate of what their actual costs may turn out to be. In fact, a $20,000 family may be asked to contribute several hundred dollars more or less than the $1,500 suggested above, depending on the particulars of the family's situation, the availability of government funds, and so on. More on this in a minute.

7. *What form or type of assistance will I be eligible for?*

This, too, depends on the family financial circumstances and also on eligibility rules set by government. most federal grant money goes to students with family incomes below $15,000. State of Illinois grant

As you'll see from the tables, it's almost impossible to take a family-income figure by itself

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

BARAT COLLEGE

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	9	9	9	9	9
Tuition and fees	$ 2110	$ 2110	$ 2110	$ 2110	
Books and supplies	$ 150	$ 150	$ 150	$ 150	
Room and board	$ 900	$ 1580	$ 1580	$ 3300	$ 800
Transportation - Varies, based on	$ distance	$ of home	$ residence	$ from	$ college
Personal and miscellaneous expenses	$ 450	$ 450	$ 450	$ 800	$
TOTAL ESTIMATED BUDGET	$ 3610	$ 4290	$ 4290	$ 6360	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 484

The number and percent of that group receiving some form of aid was 285 59 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	12 %	20 %	27 %	15 %	10 %	5 %	11 %
% of aid recipients	19 %	30 %	26 %	8 %	3 %	9 %	5 %
Average expense budget	$ 4402	$ 4385	$ 4398	$ 4379	$ 4328	$ 4917	$ 8654
% receiving any grant	99 %	97 %	87 %	89 %	78 %	94 %	90 %
Average grant	$ 2836	$ 2204	$ 1572	$ 941	$ 397	$ 2029	$ 1565
% receiving any loan	94 %	90 %	97 %	99 %	95 %	89 %	78 %
Average loan	$ 429	$ 473	$ 537	$ 699	$ 862	$ 912	$ 742
% receiving work aid	98 %	95 %	88 %	91 %	93 %	82 %	15 %
Average work income	$ 509	$ 551	$ 492	$ 393	$ 271	$ 834	$ 300
AVERAGE TOTAL AID	$ 3774	$ 3228	$ 2601	$ 2033	$ 1530	$ 3825	$ 2607
AVERAGE NET COST TO STUDENT AND PARENT	$ 628	$ 1557	$ 1797	$ 2346	$ 2798	$ 1092	$ 6047

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

Office of Student Financial Aid
Barat College, Lake Forest, IL 60045
(specific location of aid office)
(312) 234-3000, ext. 300
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 12 credit units each semester.
Recipients must complete * credit units each academic year in order to remain eligible.
The minimum grade-point average required for selection is * for students entering from high school, * for students transferring from another postsecondary institution, and * for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1. Complete all required admissions forms and be admitted to the College.
2. Complete a CSS financial statement.
3. Complete an institutional financial aid application.
4. File a Basic Grant application.
5. If an Illinois resident, file an Illinois Monetary Award application.

The deadlines for consideration for aid are:

For Fall - August 15 (February 15 priority)
For Spring - January 1 (November 15 priority)

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

No funds are available for no-need scholarships.

The institutional policy for packaging grant, loan, and employment aid for students is:

Generally, students are awarded a combination of funds from all programs. Students are encouraged to apply for the Basic Grant and also the Illinois State Monetary Award, if they are Illinois residents. High-need students receive top priority for grant and work funds. Students are expected to save funds from summer jobs for college expenses.

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

* Renewal students are eligible for assistance if they are eligible academically to re-enroll. Entering students are eligible if they meet the admissions requirements for enrollment at the College.

Macomb County Community College

South Campus: Warren, Michigan
Center Campus: Mt. Clemens, Michigan

Macomb County Community College institutional mission. Macomb County Community College is a multicampus community college. Its institutional philosophy is that it is both the creation and the servant of the community—responding to the educational demands of the community as well as to a complex and changing society. It differs essentially from the traditional liberal arts institution in that its main educational efforts are directed to the more practical and applicable aspects of higher education. It is the belief at Macomb that all students who can benefit from higher education should be accommodated and should be provided with study and training appropriate to their needs, interests, abilities, and aspirations. Accordingly, Macomb County Community College has adopted the following goals:

- to provide educational experience and training necessary to prepare individuals for entering semiprofessional, trade, and technical occupations;
- to maintain transferable general education, liberal arts, and preprofessional curriculums designed to stimulate understanding of the social, scientific, and cultural aspects of our democratic society;
- to offer vocational, personal, and academic counseling and advisory services for students and potential students, to help them make realistic choices of programs, courses, and occupational goals;
- to provide community service programs designed to assist individuals and groups to develop their potential.

Macomb County Community College setting. The geographical boundaries of Macomb County are identical to those of the college district. The county is located in the northeast portion of the Wayne-Oakland-Macomb area surrounding the city of Detroit, adjacent to Lake St. Clair. It has an area of 481 square miles and is comprised of 12 home rule cities, 3 villages, and 12 townships.

Much of Macomb's industry is related to the production of automobiles or their components, but the recent influx of aerospace, metal-working, and other nonautomotive industries provides the county with an increasingly diversified industrial base.

Commercial development has kept pace with industrial growth, as is illustrated by the ever-increasing addition of large shopping centers, merchandising establishments, business offices, and professional and commercial service facilities.

Selfridge Air National Guard Base and the United States Army Tank Automotive Command headquarters are located in Macomb County. Many types of military combat vehicles, including tanks and weapons carriers, are produced at the tank arsenal in Warren.

Residential, commercial, and industrial development has expanded Macomb County's assessed valuation to $3.8 billion and its population to more than 730,000.

The Macomb County Community College student

Total number of students	21,533
Full-time	6,118
Part-time	15,415
Male	13,587
Female	7,946

Approximately 3.4 percent of the enrollment is nonwhite.

Program enrollment:

Liberal arts and general education	12,917
Occupational education	8,616

The Macomb Community College student is most likely to be a white male, 27 to 28 years old. He attends school on a part-time basis and works from 20 to 40 hours per week. He has a 33 percent chance of being a veteran. He was a "C" student in high school, but now maintains a slightly better than "C" average. He is likely to be undecided about his career plans, but is interested in the practical applications of the skills he might develop while enrolled in the college.

Macomb County Community College student aid programs

Federal programs:
- Basic Educational Opportunity Grant program
- Supplemental Educational Opportunity Grant program
- College Work-Study program
- Nursing Student Loan program
- Nursing Scholarship program
- Law Enforcement Education program

State of Michigan programs:
- state guaranteed loans
- state scholarships
- vocational rehabilitation grants

College funded programs:
- trustee grants
- veteran short term loans

Privately funded scholarships, grants, and loans

Macomb County Community College maintains at each campus a comprehensive financial aid program to assist students with demonstrated financial need. Many of the programs are administered by the college, providing aid directly to qualified students. Other programs are administered by a third party (e.g., private scholarships). The latter are integrated as part of the college's financial aid program at the time the total financial need of an individual student is considered.

A recent analysis of financial aid awards at Macomb County Community College—South Campus showed that

376 students received a total of $476,614 from federal financial aid programs and college administered grants and loans during the 1975-76 academic year.

Experiences during the FIPSE project

The issues confronted during the process of writing new financial aid materials for prospective students of Macomb County Community College included the following:

- Obtaining information. The kind of information we came to believe important for students, that was responsive to the kinds of questions students ask (as evidenced in several surveys conducted as part of National Project I), was not systematically gathered by the institution nor usually communicated to its prospective students. It became necessary for us to review information materials, procedures, and practices, and to collect new data.
- Financial aid award processes were not clearly identified, and this resulted in ambiguous answers to our questions about who received aid and in what form. In fact, we learned that no uniform process for awarding financial aid existed, and that there was a lack of uniformity between the two campuses.
- Finally, there was a reluctance to disclose certain information (award amounts, level of funding, packaging procedures, etc.) to students because it was thought that this information might cause confusion and/or misunderstanding, and also increase demand for financial aid to the extent that it would exceed the college's ability to provide it.
- Deciding what to publish. Another issue centered around amount of detail to include. It was our opinion that we should publish comprehensive information and that all extraneous information and jargon should be eliminated. It was necessary, therefore, to provide prospective students information about individual financial aid programs, explanatory information about the processes of financial aid, some idea of possible outcomes (how financial aid had been awarded in the past, to whom, etc.), packaging procedures, budgets used, how to apply, deadline dates, information on programs not directly administered by MCCC but important nonetheless, appeal procedures, names of contact persons, regulations, and so on. It also necessitated the inclusion of such things as the CSS booklet, *Meeting College Costs*, a BEOG application form, a copy of the FAF, and copies of MCCC application for admission and financial aid forms. We were concerned that prospective students could not find this information readily available. We were motivated not only by the need to disclose certain information but also by a desire to encourage and increase the utilization of financial aid services by our students.
- Organization. It was surmised that the difficulties in providing comprehensive information would result from its quantity and its complexity. We decided to present the material in parts but all in one place.

Because one of the long-term objectives was to increase the utilization of services, we decided to design the first section of the packet to deal with how to get financial aid. A statement was included regarding the "real cost" of attendance. It was anticipated that for many students this would be the most important information in the packet.

For those students and parents who wanted to understand financial aid as a system and who had specific questions about their probable eligibility, needs assessment, scholastic requirements, where to go for more information, etc., we wrote a second booklet entitled *Everything You Always Wanted to Know About Financial Aid*.

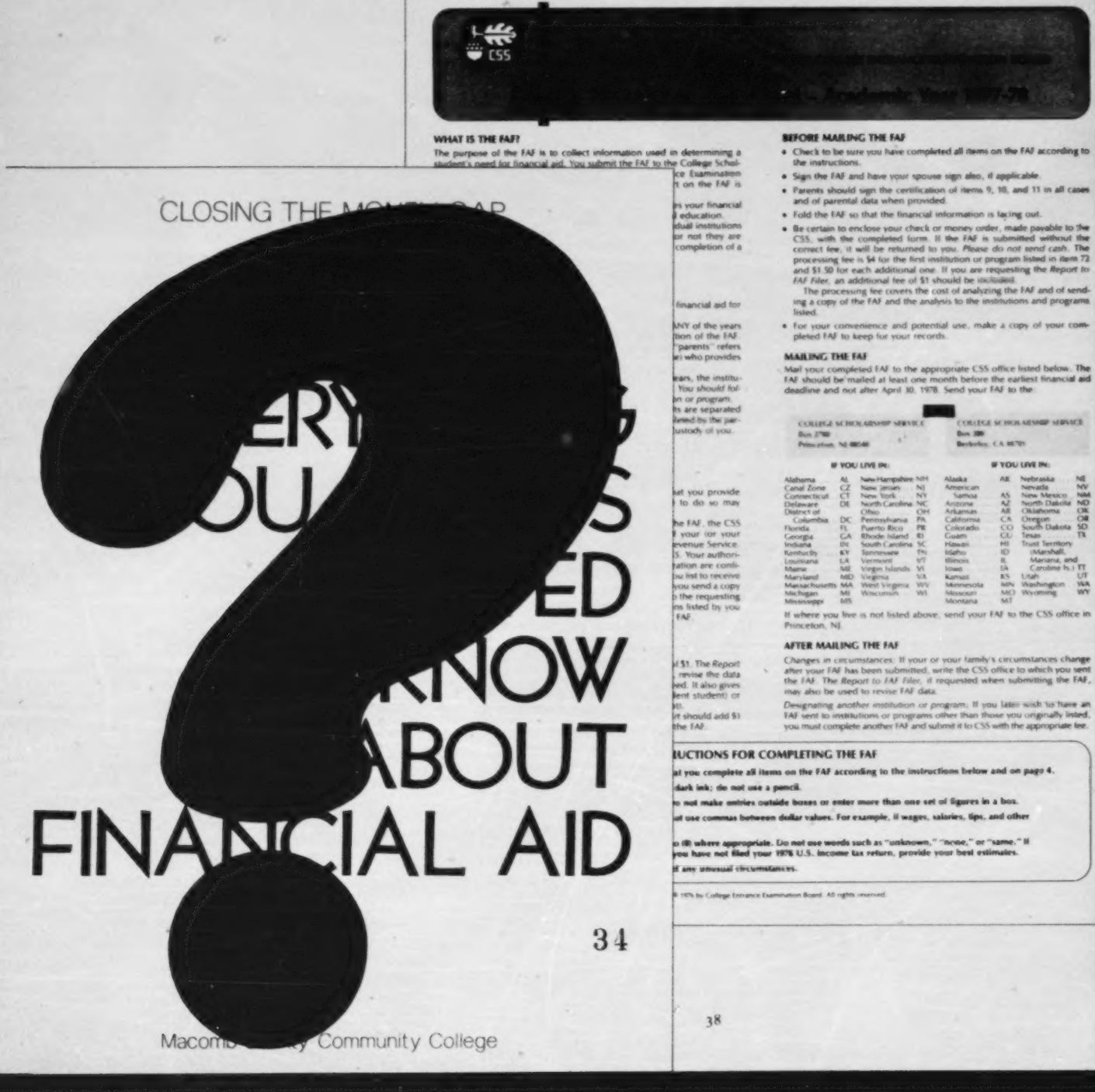
And, finally, since it seemed equally important that students be provided with accurate information concerning the characteristics of financial aid programs (BEOG, CWSP, NDSL, LEEP, etc.), a third booklet was developed that included specific information on those programs.

- The language of financial aid. We are still not at all certain that students comprehend it. During the writing of various items in the information packet, concern was expressed about the terms and definitions used in financial aid, and while every effort was made to clarify concepts within the textual format, we recognize that problems remain.
- Estimates of financial aid awards. Most of MCCC's students are independent. We knew their information needs were not being met completely because there was no simple way they could estimate their probable eligibility for financial aid. Dependent students have for a long time had *Meeting College Costs*, from which it is possible to estimate approximate financial aid awards. This problem was solved, however, when CSS, at our suggestion, developed a comparable form for independent students. Indications are that it will be made available to all students on a regular basis in *Meeting College Costs*.
- Costs. We estimate that it would cost approximately $20,000 to go through a process similar to this one: assessing types of information needed by students, the research, the writing, and the final production of the publication. However, we cannot estimate with accuracy the indirect costs of an effort of this type.
- Outcome, byproducts, offshoots. One of the most important byproducts of the prospectus project was a complete review of the financial aid system at the college. A consultant was hired to review the financial aid program and make recommendations. Steps have already been taken to improve areas where deficiencies were noted. A more fundamental review is in the offing – involving both campuses and all administrators whose responsibilities touch on financial aid.

The overall objective is to plan a more effective, equitable, and efficient financial aid system, and ultimately to permit the institution to serve a larger number of students. The following are among the desired results:

- **The establishment of a financial aid advisory committee.**
- **Increased participation of students in CWSP, BEOG, and financial aid programs in general.**
- **Development of an equitable and consistant packaging system.**
- **The establishment of a comprehensive and uniform financial aid data base.**
- **Improving money-management advice to students.**

An unanswered question is how much of the student information developed during the project will be used by the college in the future. Indications are, at this time, that most, if not all, of the financial aid information packet will be used by MCCC as attempts are made to achieve the described objectives.



Sample material from the FIPSE project

HEW FACT SHEET

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

FIVE FEDERAL FINANCIAL AID PROGRAMS

The U.S. Office of Education supports the five programs of student assistance described here. They are *BASIC EDUCATIONAL OPPORTUNITY GRANTS, SUPPLEMENTAL EDUCA-*

DIRECT

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JUNIOR
OSPITAL

Macomb County Community College
SOUTH CAMPUS
14500 Twelve Mile Road

APPLICATION FOR FINANCIAL AID
FINANCIAL AID OFFICE
(313) 779-7229

REQUEST FOR ADMISSION

MACOMB COUNTY COMMUNITY COLLEGE

Return Application to the Admissions Office of the Campus you plan to attend.

I plan to attend
☐ CENTER CAMPUS

I plan to attend
☐ SOUTH CAMPUS

Financial Aid Programs

Meeting College Costs

1977-78
Basic Educational Opportunity Grant Program
Application

BASIC GRANTS

This booklet can help you learn whether you are eligible for student financial aid

CLOSING THE MONEY GAP
Part I

what you need to know about financial aid

Financial aid will help pay the difference between what you can afford to pay and what it will actually cost you to go to college.

Your net expenses (what you can *afford* to pay) will be the same at any college or university for the same period of time. Your *ability to pay* does not change, but financial aid expands or contracts to *meet the difference.*

In other words, if you have $500 available for college expenses and you are considering Macomb County Community College, with expenses of $2,400, and Podunck University, with expenses of $4,000, your financial aid at MCCC should be in the neighborhood of $1,900 and at PU it will be in the neighborhood of $3,500. Your decision to attend one or the other college should not be dependent upon the gross expenses of either school.

YOU DO NOT NEED TO BE *LOW-INCOME* TO RECEIVE OR BE ELIGIBLE FOR FINANCIAL AID.

THE KICKER

Institutions don't always have all the money available to completely close the gap between what money a student has and what money a student needs. For example, at Macomb County Community College - South Campus in 1975-76 approximately 97% of the gap (student need) was closed. At another college the gap may be much larger or much smaller, so it does pay to shop around and ask questions of the colleges you are considering.

REMEMBER, *YOU* ARE RESPONSIBLE FOR INITIATING THE PROCESS:
IT'S NEVER TOO EARLY TO FILE YOUR APPLICATION

take these steps to apply for your share of financial aid

Mountain Empire Community College

Big Stone Gap, Virginia

Mountain Empire Community College (MECC), currently in its fourth year of operation, is a publicly supported, comprehensive, postsecondary institution offering one and two year occupational-technical programs as well as a two year college transfer program. As a member of the Virginia Community College system, MECC serves the extreme southwestern portion of the state. The college's service region is a rural mountainous area covering some 1,400 square miles. Small towns (and one city with a population of less than 5,000) are located along the highways throughout the area. Modest family farms, usually providing only supplementary income in the form of homegrown food and cash crops such as tobacco and dairy products, are prevalent throughout the region. Numerous small businesses are located in the small towns that serve as shopping centers for the surrounding area. As with many rural areas, the college's service region has a major industry. In the case of Mountain Empire, this industry is coal mining.

MECC reported for the fall quarter of 1975 1,298 (639 male, 659 female) students enrolled for credit courses. Of the 1,298 students, 707 were enrolled for day classes and 591 for evening classes. This enrollment represents an 18 percent increase over the previous year's opening enrollment. The average age of all students is 31 years.

A total of 143 students received College Work-Study funds in the amount of $78,832 for the 1974-1975 academic year, and 41 students received $13,229 in Supplemental Educational Opportunity Grants in 1974-1975. Eighty-two students received $53,955 in Basic Educational Opportunity Grants during the 1974-1975 year.

MECC enrolls extremely needy students. During the 1974-1975 academic year the majority of the expected parental contributions were minus $500. MECC had the second highest number of students on aid (proportionate to enrollments) in the Virginia Community College system. MECC has an aggressive financial aid recruitment program designed to make students aware of available funds.

Experiences during the FIPSE project

Mountain Empire Community College (MECC) received a grant from the Fund for the Improvement of Post Secondary Education National Project I – Better Information for Student Choice, to be implemented during the 1975-76 academic year. As part of the total public information improvement effort, MECC also participated in the College Scholarship Service National Project I Better Information for Student Choice grant.

The major thrust of MECC's CSS FIPSE project was the development of a financial aid brochure designed to provide prospective and currently enrolled students with information about financial assistance opportunities available to them. The new financial aid approach, at least for this institution, involved revealing specific and accurate cost information as well as profile information concerning students who have received financial assistance during previous years. In addition to an institutional financial aid profile, actual, typical individual student prototype profiles are included.

The MECC financial aid officer also plans to utilize the data collected in the months January to May, and radio and T.V. spots that will incorporate the "better information" gathered for the brochure. During the spring 1977 quarter, trained assistants (students and staff) will set up a telephone "hot line" to assist students in determining their chances for receiving financial assistance and of what types and in what amounts.

The MECC financial aid brochure is one of 20 institutional brochures designed to provide more candid, realistic information about the institutional entrance requirements, programs, environment, financial aid programs, placement services, and so on.

The effort to provide "better financial aid information" was enlightening for the numerous staff members involved. The struggle to provide students with better information forced us to analyze data that have been collected regularly but which, in the past, remained largely unused.

Sample material from the FIPSE project

MOUNTAIN EMPIRE
COMMUNITY COLLEGE

FINANCIAL AID

Basic Information

What is the purpose of the MECC student financial aid program?

The purpose of the program is to provide money for students who can benefit from further education but who cannot do so without financial assistance. Students who apply for any financial assistance at MECC must demonstrate financial need in order to qualify.

What is financial need?

Dollars for education must first be the responsibility of the parents and the student. The difference between the family contribution and the cost of attending college determines the financial need of the student.

What is the cost of attendance at MECC?

A student can easily calculate the total cost of attendance at MECC for a one or two year program by using the following figures:

Application fee $5.00 - a one-time, non-refundable fee

College Costs

Tuition per quarter	$100.00
Average cost of books per quarter for all students (Textbooks for some programs may cost considerably more or less)	$ 65.00
Supplies	The cost of supplies varies depending upon the program. Students should check with a counselor to determine these costs.

Living Expenses

In addition to the institutional charges, each student will have other expenses such as transportation and food. Students who do not live at home will have additional expenses which include room and board. When preparing a realistic budget, all living expenses must be itemized.

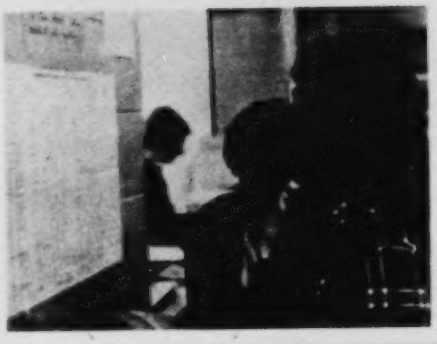
Mountain Empire Community College
Financial Aid Profile

What is likely to happen to me if I apply for assistance at MECC?

The following information describes the way financial aid was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that changes in funding levels may influence awards in subsequent years.

	DEPENDENT STUDENTS From Families With Incomes		INDEPENDENT STUDENTS	
	Under $9,000	$9,000 to $18,000	Single	Married
Percent of all applicants for aid	68.57%	8.57%	9.52%	13.33%
Percent of all aid recipients	68.57%	8.57%	9.52%	13.33%
Average contribution expected from family (student and parent)	$ 407.11	$ 512.91	$1,208.00	$1,346.57
Average grant (including B.E.O.G.)	$ 728.95	$ 523.25	$ 748.67	$ 679.75
Average loan	$ N/A	$ N/A	$ N/A	$ N/A
Average term-time job income	$ 667.99	$ 489.78	$ 613.00	$ 857.14
Average hourly wage for term-time job	$ 2.15	$ 2.15	$ 2.15	$ 2.15
Average number of hours per week worked	$ 10.36	$ 7.59	$ 9.50	$ 13.29
Average total aid from all sources	$1,396.94	$1,013.03	$1,361.00	$1,536.89

*Dependent Students from Families with Incomes $18,000 to $27,000 and over - Non-applicable at MECC.



STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

MOUNT EMPIRE COMMUNITY COLLEGE

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	9	N/A	N/A	9	9
Tuition and fees	$ 225	$ N/A	$ N/A	$ 450	
Books and supplies	$ 150	$ N/A	$ N/A	$ 150	$
Room and board	$ 900	$ N/A	$ N/A	$ 1900	$ 700
Transportation	$ 300	$ N/A	$ N/A	$ 1050	$ 0
Personal and miscellaneous expenses	$ 150	$ N/A	$ N/A	$ 400	$ 300
TOTAL ESTIMATED BUDGET	$ 1725	$ N/A	$ N/A	$ 3950	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 422

The number and percent of that group receiving some form of aid was 166 39 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	70 %	18 %	7 %	3 %	2 %	62 %	38 %
% of aid recipients	68.57 %	8.57 %	N/A %	N/A %	N/A %	9.52 %	13.33 %
Average expense budget	$ 1725	$ 1725	$ 1725	$ 1725	$ 1725	$ 2550	$ 3950
% receiving any grant	86.14 %	19.27 %	N/A %	N/A %	N/A %	7.83 %	14.45 %
Average grant	$ 729	$ 523	$ N/A	$ N/A	$ N/A	$ 749	$ 678
% receiving any loan	0 %	3.8 %	N/A %	N/A %	N/A %	0 %	0 %
Average loan	$ N/A	$ 1366	$ N/A	$ N/A	$ N/A	$ N/A	$ N/A
% receiving work aid	41 %	7.22 %	N/A %	N/A %	N/A %	8.1 %	6.62 %
Average work income	$ 668	$ 489	$ N/A	$ N/A	$ N/A	$ 613	$ 857
AVERAGE TOTAL AID	$ 1397	$ 1009	$ N/A	$ N/A	$ N/A	$ 1362	$ 1535
AVERAGE NET COST TO STUDENT AND PARENT	$ 338	$ 716	$ N/A	$ N/A	$ N/A	$ 1183	$ 2415

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

Drawer 700
Big Stone Gap, Virginia 24219
(specific location of aid office)

(703) 523-2400
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 6 credit units each quarter.
Recipients must complete 0 credit units each academic year in order to remain eligible.
The minimum grade-point average required for selection is 0 for students entering from high school, 0 for students transferring from another postsecondary institution, and 0 for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

Complete Institutional Form
Complete and mail BEOG Application
Complete and mail FAF or PCS

The deadlines for consideration for aid are: Nonexistent

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

Restricted funds predetermine recipients
Nonrestricted scholarships are based on need

The institutional policy for packaging grant, loan, and employment aid for students is:

Primarily BEOG combined with CWSP assignment

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

Low cost of MECC allows the combination of BEOG (average amount for our students is high) and CWSP to meet the needs of a majority of our students.

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

Oberlin College

Oberlin, Ohio

Oberlin College is an independent, coeducational institution located in a semirural community in north central Ohio, approximately 35 miles southwest of Cleveland. It was founded in 1833.

The college is composed of two divisions—the College of Arts and Sciences and the Conservatory of Music. Since its founding, the college has maintained a commitment to high intellectual standards, liberal education, excellence in teaching, and social and moral issues. The cultivation of literature, music, and the fine arts has always been characteristic of Oberlin. Over a long period of time, the college has found it appropriate to maintain a distinctive kind of community that encourages its members to express their views and pursue their interests in a discriminating and rational way. There is a long and vital tradition of tolerance and social concern in the Oberlin community, as evidenced by the fact that Oberlin was the first coeducational college, by the leadership the college provided in the abolitionist movement, and by the active participation of its students and faculty in the civil rights movement of the nineteen sixties. The learning atmosphere at Oberlin is characterized by rigor and flexibility. The course work is demanding. The college has high expectations of its students and the students expect much from themselves. The students are given the freedom and ultimate responsibility for planning their own academic programs. (In Arts and Sciences there are no course requirements.)

One of the most distinctive features of Oberlin is the presence of the two divisions—Arts and Sciences and the Conservatory. Each division has its own faculty and different educational goals for their degree programs. Students share the same housing and dining facilities. Conservatory students take some courses in the liberal arts and most Conservatory courses are open to Arts and Sciences students. The combination of these resources makes the cultural environment at Oberlin a rich one for all students.

There are approximately 2,200 students in the College of Arts and Sciences and approximately 500 in the Conservatory. Students come to Oberlin from all 50 states and many foreign countries. Only about 15 percent of the students are from Ohio. The college's long commitment to social issues is evidenced by the fact that more than 15 percent of the students are from minority backgrounds. A large majority of the students in the college are planning to attend graduate or professional school. In the Conservatory the students are preparing for careers as performing artists. They have excellent academic credentials since the college is most selective in its admissions policies.

Last year the college spent about $1.8 million for its scholarship program. This represents approximately 22 percent of the total tuition revenue of the college. Approximately 1,000 students, or 38 percent of the student body, received scholarship assistance, the average scholarship being about $1,800. Students received about $800,000 in NDSL or FISL funds. The average loan was just over $800. Nearly 1,400 students held jobs on campus. Considering all types of aid available, nearly 45 percent of the total student body received financial aid. For the year 1975-76, scholarship aid will amount to $1.9 million, loans about $925,000, while work remains relatively constant.

The recipients of financial aid at Oberlin, by national standards, are a rather affluent group. The average family income is $18,000 to $20,000. An average parental contribution is about $1,950. Since most students' budgets average about $5,800, it means that each student has considerable financial need. Fortunately the college does have considerable resources to help meet those needs. Unfortunately, the college does not receive much help from either state or federal sources to meet the needs of the students. (The problem with state aid is that the college has too few Ohio residents. The problem with federal aid is the level of income of the students' families is too high.) Although minority students constitute approximately 15 percent of the student body, they receive about 40 percent of the financial aid funds. All financial aid granted is based on evaluated financial need. There are no academic scholarships, no athletic scholarships, no music scholarships, no special talent awards.

There are several clouds on the horizon. There is increasing pressure on the college to abandon its commitment to aid based strictly on need. ("Everybody else is giving no-need awards.") There is a question as to how much of the college's resources should be allocated to scholarship purposes. There is concern as to how the college can attract those students from lower middle-income groups (rural, small-town types, etc.). There is concern over the continually rising cost of education and the "competition" from public institutions. All these issues have not only financial aid implications but also admissions concerns. They are difficult to resolve.

Experiences during the FIPSE project

"Your financial aid leaflet is a hit in Wisconsin!" This was the comment of an Oberlin College admissions counselor who had just returned from a visit to a group of high schools in the Milwaukee area. The high school counselors were enthusiastic about the section of the leaflet entitled "Who Receives Aid." They stated that this was the first time they had seen information of this type provided by a college.

The inclusion of this sort of information could be viewed as not necessarily being in the best interest of the college. At the same time, it is what students and their parents need to plan for college realistically. The inclusion of addi-

tional details would significantly increase the leaflet's usefulness.

The decision to include the figures came about as a result of the college's participation in a project conducted by the College Scholarship Service and funded by the Fund for the Improvement of Postsecondary Education. As a participant in the study, Oberlin undertook several projects. First, a questionnaire was distributed to area high school students and responses from the local schools were combined with those from other schools throughout the country. One message came through loud and clear, both locally and nationally. Students wanted and needed more and better information about financial aid. Furthermore, if such information were available it might very well affect the college plans of the students.

A second project included distributing College Scholarship Service Student Resource Survey forms to all currently enrolled Oberlin students, asking for their return at second semester registration. Unfortunately, Oberlin students could not be required to complete the survey form and only about 900 of the enrolled 2,540 full-time undergraduates did so. This represented 35 percent of the student population.

The preparation of the new financial aid leaflet proved to be surprisingly difficult. The college has had such a leaflet for many years, but this time an attempt was made to try to respond to some of the concerns that had become evident from the two previously mentioned surveys. Several criteria were established for the leaflet. Information should be as complete as possible and yet not be unnecessarily detailed; simplicity was to be emphasized; complete openness in regard to who receives aid and the policies for granting aid awards was to be maintained. Whether or not we succeeded remains to be seen.

The most interesting sections of the leaflet are those dealing with financial aid recipients and the various kinds of aid they receive. The information on family income seems to have been well received. The inclusion of information about "packaging" policies is new for such a publication. It will be interesting to learn what response it engenders.

The project has made quite clear that the public wants to know the facts about financial aid. We think this leaflet helps to make it easier for parents and students to better understand the Oberlin College financial aid program.

Sample material from the FIPSE project

OBERLIN COLLEGE

STUDENT FINANCIAL AID

The primary purpose of student financial aid is to provide resources to students who would otherwise be unable to pursue postsecondary education. It is a basic premise of financial aid programs that the primary responsibility for meeting college costs lies with the family. The college should be expected to assist only when the family is unable to meet the full cost of attendance.

The financial aid policy at Oberlin College is to meet the evaluated financial need of all full time students who are working toward their undergraduate degree. The evaluated financial need equals the difference between the total cost of attending Oberlin (including all college charges, room and board, books and supplies, personal expenses, and allowable travel expenses) and the ability of the family to contribute to those educational costs. The factors taken into consideration when evaluating the expected family contribution include parental income and assets, any benefits such as those from Social Security or the Veterans Administration, awards from outside agencies, and the student's assets and expected savings from a summer job.

The basis for determining the family contribution is the Parents' Confidential Statement or the Financial Aid Form of the College Scholarship Service. Each year that a student wishes to be considered for aid a PCS or FAF must be filed. The amount of assistance from Oberlin may increase or decrease from one year to the next depending on the financial circumstances of the family, but the full evaluated financial need of each student will be met throughout the undergraduate years.

WHO RECEIVES AID

In September 1976, 838 new students enrolled at Oberlin. Of those, 390 had applied for financial aid and 283 were awarded financial aid. The following table is a breakdown, by family income level, of the financial aid awards.

		New Students Enrolled September 1976		
Family Income	Percent Awarded*	Number Recipients	Average Award	Range of Awards
$0-4,000	100%	18	$5132	$4,450-5,600
4,000-8,000	100	24	4885	1,500-5,900
8,000-12,000	98	35	4679	1,100-5,850
12,000-16,000	93	46	4079	1,250-5,250
16,000-20,000	88	55	3643	1,100-5,300
20,000-24,000	77	51	2610	650-4,900
24,000-28,000	64	25	2220	450-4,250
28,000-32,000	48	22	1670	650-3,450
32,000-36,000	23	6	1375	450-2,900
36,000- +	4	1	1500	850-1,500
	67%	283	$3521	$450-5,900

** This figure represents all admitted students (including some who chose not to enroll at Oberlin) who applied for and were awarded financial aid.*

WHAT KIND OF AID

Once a student's financial need has been determined, a financial aid "package" is offered to meet that need. An aid package consists of a combination of loan, work and/or grant assistance. The first portion of every student's financial need is met by "self help" which is some combination of a long term loan and a campus job. If need still remains after self help has been offered, the student will be offered grant assistance. As a rule, for the 1976-77 academic year, self help was used to meet the first $1500 of each student's evaluated financial need. If the need was determined to be $1500 or less, the package would be all self help. if it was more than $1500, the package would consist of $1500 self help with the balance in grant assistance.

Grants

Each year Oberlin awards over 2 million dollars, more than one-eighth of the entire budget of the College, in grants to needy students. The funds for these awards come from a number of sources. Some which have been established by alumni and friends of the College are as follows: the Charles Landon Knight Scholarship; the John Arthur Demuth and Emma Horning Demuth Scholarship; the Agnes and Seabury Mastick Scholarship; the Glen Gray Scholarship; and the George A. Vradenburg Memorial Scholarship. The Federal Government provides funds through the Supplemental Educational Opportunity Grant and the Basic Educational Opportunity Grant programs.

Loans

Long-term loans with generous low-interest rates permit students to defer payments on college bills until they can afford them. Such loans thus serve as an important financial aid resource. Oberlin students may receive loan assistance from one of the following sources: the National Direct Student Loan Program; the Federally Insured Student Loan Program; the Oberlin College Loan Program; or the Guaranteed Student Loan Program. Loans from the NDSL, FISL, and College Loan programs are given through Oberlin College as a part of financial aid packages to those students who have an evaluated financial need. Guaranteed Student Loans, however, are not secured directly through Oberlin and are available to students whether or not they qualify for assistance from the College.

1. The National Direct Student Loan Program. Funds for the NDSL program are allocated to the College by the Office of Education of the Department of Health, Education and Welfare. Interest (3 percent on the unpaid balance) and repayment of the principal begin 9 months after the student ceases to be enrolled on at least a half time basis, or leaves the military service, Peace Corps or VISTA. A minimum repayment of $360 per year is required.

While most financial aid recipients at Oberlin receive this type of loan, the available funds are insufficient to meet the needs of all eligible students. At Oberlin therefore, NDSL funds are distributed according to family income, with students from the lower income families having priority. Students from the higher income families who do not receive NDSL funds will be assigned a Federally Insured Student Loan.

2. The Federally Insured Student Loan Program. Oberlin College is an approved lending institution under the Federally Insured Student Loan Program. The interest rate is 7 percent on the outstanding balance and repayment begins 9 months after the borrower ceases to be at least a half time student. Students who receive a FISL through Oberlin will automatically receive an interest subsidy from the federal government which pays the interest on the loan until the repayment period begins. A minimum repayment of $360 per year is required.

3. College Loans. Students not eligible for loans under any other College program may be granted an Oberlin College Loan. Usually these loans are made available only to students who are not citizens of the United States and thus are not eligible for a Federally Insured Student Loan or a National Direct Student Loan. The interest, which is 7 percent on the unpaid balance, and repayment of the principal begin after the student leaves Oberlin.

4. The Guaranteed Student Loan Program. In addition to providing loans directly, Oberlin can assist a student in obtaining a loan through the Guaranteed Student Loan Program in the student's state of residence. Some states designate a particular state agency through which Guaranteed Student Loans are secured. In other states, the loans are obtained through local banks, savings and loans or credit unions. The student should consult a local lending agency about the proper application procedures.

In most states, a student may borrow up to $2500 a year with a total permissible indebtness of $15,000 for combined undergraduate and graduate study. The interest rate is usually 7 percent on the outstanding balance. Repayment of the loan begins 9 months after the student ceases to be at least a half-time student.

Guaranteed Student Loans have the same terms as the Federally Insured Student Loans that are obtained through Oberlin College, except that a GSL may be obtained with or without the federal interest subsidy. If the family's adjusted gross income is less than $25,000 the loan will automatically be subsidized and no interest will accrue until the repayment period begins. If the adjusted gross income is $25,000 or greater and the family wishes to be considered for the interest subsidy, a Parents' Confidential Statement or a Financial Aid Form must be filed. The Office of Financial Aid will then determine on the basis of the PCS or FAF whether or not the loan can be subsidized. If a Guaranteed Student Loan is not subsidized, the student is required to pay the interest on the loan during the student's enrollment.

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

OBERLIN COLLEGE

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	SINGLE STUDENTS LIVING ON Campus	SINGLE STUDENTS LIVING OFF Campus	MARRIED STUDENTS No Children	MARRIED STUDENTS Additional Each Child
Number of months covered by budget	9	9	9	Enrollment of married students is too low to establish budgets. Each case is treated individually.	
Tuition and fees	$ 3588	$ 3588	$ 3588	$	
Books and supplies	$ 150	$ 150	$ 150	$	
Room and board	$ 1470	$ 1470	$ 1470	$	$
Transportation – Depends on state of residence.	$	$	$	$	$
Personal and miscellaneous expenses	$ 300	$ 300	$ 300	$	$
TOTAL ESTIMATED BUDGET	$ 5508	$ 5508	$ 5508	$	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 2549

The number and percent of that group receiving some form of aid was 1105 43 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	10.6%	16.6%	16.3%	18.0%	35.5%	2.0%	1.0%
% of aid recipients	26%	40%	20%	9%	3%	1.5%	.5%
Average expense budget	$ 5600	$ 5600	$ 5600	$ 5600	$ 5600	$ 5600	$ ----
% receiving any grant	98%	93%	75%	60%	40%	50%	50%
Average grant	$ 3043	$ 2300	$ 1650	$ 1120	$ 791	$ 2190	$ ----
% receiving any loan	97%	95%	94%	96%	97%	95%	----%
Average loan	$ 1032	$ 986	$ 1035	$ 1026	$ 1015	$ 916	$
% receiving work aid	97%	96%	77%	71%	42%	50%	----%
Average work income	$ 387	$ 387	$ 387	$ 387	$ 387	$ 387	$ ----
AVERAGE TOTAL AID	$ 4462	$ 3673	$ 3073	$ 2531	$ 2193	$ 3493	$
AVERAGE NET COST TO STUDENT AND PARENT	$ 1138	$ 1927	$ 2527	$ 3069	$ 3407	$ 2107	$

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

Oberlin College, Oberlin, Ohio
(specific location of aid office)
(216) 775-8142
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 12 credit units each semester. Recipients must complete no requirements credit units each academic year in order to remain eligible. The minimum grade-point average required for selection is no minimum required for students entering from high school, N/A for students transferring from another postsecondary institution, and N/A for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1. File FAF with CSS.
2. For entering students, identify self as an aid applicant.
3. For returning students, file Oberlin application.

The deadlines for consideration for aid are:

1. For September-February 15
2. For February-December 15

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

Oberlin does not grant no-need awards.

The institutional policy for packaging grant, loan, and employment aid for students is:

The first $1500 of a student's need is loan and/or employment. The balance of need is met with gift aid.

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

Pasadena City College
Pasadena, California

Pasadena City College (PCC) is an urban community college serving primarily a clientele from Pasadena and nine surrounding cities. Less than 4 percent of the student body comes from outside the United States and less than 1 percent comes from outside the State of California. Approximately 30 percent of the students live in Pasadena. Sixty-five percent reside in the nine cities that comprise the community college district. The remaining 5 percent come from outside the district.

Eighty-four percent of the freshmen students reside with their parents; however, parents provide the major financial support for only about 70 percent of these freshmen. Close to 57 percent of the freshmen students are working and nearly 38 percent work 10 hours or more per week. Approximately 45 percent of these freshmen students will obtain $200 to over $1,500 in support from employment. Forty-six percent of the freshmen students declare their parents' income to be less than $10,000. Approximately 18 percent of the freshmen will receive partial support from veterans, Social Security, and/or welfare benefits; 77 percent will receive partial support from parents; 4 percent from spouse; 17 percent from grants or scholarships; and 4 percent from loans. Pasadena City College is a commuter campus and about 75 percent of the freshmen commute by automobile. Most of these freshmen students (79 percent) plan to be full-time students. Twenty percent plan to be half-time students.

The ethnic composition of the student body is as follows:

White	71.3 percent
Black	14.8 percent
Chicano	6.9 percent
Asian-American	3.3 percent
Spanish surnamed	2.3 percent
Other nonwhite	1.0 percent
American Indian	.4 percent
Declined to state or did not know	3.9 percent

Of a total enrollment of 21,834— 12,893 students were enrolled as day students and 8,941 were enrolled as evening students.

The student body is very nearly 50 percent female and 50 percent male. The day and evening enrollments are also approximately 50 percent male and 50 percent female.

The student population that is receiving financial aid differs significantly from the student body as a whole. Forty-three percent is male and 57 percent female. Close to 66 percent of the aided students are self-supporting compared with only about 15 to 20 percent of the total population. Of 287 dependent students receiving aid, 94 percent of the family incomes were below $9,000, compared with 40 to 45 percent in the general student population. Approximately 35 percent of the aided students are welfare recipients.

The ethnic breakdown of the student financial aid population is also greatly skewed from the general population as follows:

Black	52+ percent
White	26 percent
Spanish surnamed (including Chicanos)	12 percent
Asian-American	3 percent
Other nonwhite	6 percent
American Indian	1 percent

It is interesting to note that all ethnic minority groups, except Asian-Americans, are over-represented in the aided student population.

The financial aid program at Pasadena City College approaches $2 million. Of this total, approximately $1.3 million is from federally supported programs, $150,000 from state supported programs. The remainder comes from private parties and organizations who sponsor scholarship programs.

The college participates in the following federally funded student aid programs:

	1974-75 *awards*	
Program	*Number of students*	*Dollar amounts*
Basic Educational Opportunity Grant	762	$373,687
Supplemental Educational Opportunity Grant	523	238,045
College Work Study	401	250,961
National Direct Student Loan	509	249,250
Federally Insured Student Loan	75	55,902
Law Enforcement Education	19	1,575
Nursing Student Loan	20	19,445
Nursing Scholarship	33	34,800

In addition, the aid office works in cooperation with the Bureau of Indian Affairs in developing aid packages for Native American students.

State programs include:

	1974-75 *awards*	
Program	*Number of students*	*Dollar amounts*
Extended Opportunity Program and Services (EOPS)	225	$55,000
College Opportunity Grant	32	28,400
Occupational Education Training Grant	9	3,400

The two latter programs are cooperatively administered with the California State Scholarship and Loan Commission. The EOPS program is administered cooperatively with the Community College Chancellor's Office.

Eligibility for aid is determined through the need analysis system developed by the College Scholarship Service of the College Entrance Examination Board. Only stu-

dents applying for private scholarships, Law Enforcement grants, Basic Educational Opportunity Grants, and Federally Insured Student Loans are evaluated on some other basis.

The cost of attending PCC ranges from about $1,400 for dependent students to over $5,000 for married students and/or students with dependents. Although there are no tuition costs, students must commute daily; thus transportation costs will range from $100 to $600 for the academic year. Books and supplies will cost around $180. Personal expenses will reach close to $500. The student will then have rent and food expenses ranging from $700 to over $3,400. Students with dependents may also have child care expenses and will spend more for housing, food, and personal items.

The average financial aid package in 1974-75 was about $875. The lowest aid awarded (excepting private scholarships) was $200. The largest package exceeded $3,500.

The mission of Pasadena City College is to provide educational and vocational training opportunities for any resident of the Pasadena Area Community College District who seeks those opportunities.

Access and breadth of program are two major objectives of the college. There are no required fees and admissions procedures have been simplified to make nearly all district citizens eligible. In addition to the college transfer program, there are some 75 occupational curriculums. In addition, the college provides remedial courses in all areas as well as courses to meet the personal development needs of adults both for credit and noncredit. These courses are offered on the main campus and, for the convenience of students, at 85 other locations throughout the district.

Pasadena City College comes as close as any postsecondary institution to meeting our national goal of access to education beyond high school for all who can profit from it.

Portland State University

Portland, Oregon

With the 1975-76 academic year, Portland State University (PSU) begins its third decade as a degree-granting institution in Oregon's largest metropolitan area. Designated by the State System of Higher Education as an "urban multi-purpose university," Portland State provides more than 13,000 students with opportunities for both undergraduate and graduate study. Most students are older than are those of most resident campuses, and more than three-fourths work part or full time while attending college.

In addition to providing basic higher education in the liberal and professional arts and sciences, the university, as the PSU catalog stresses: "acts as the primary education center for more than one million people living in the Portland area. Continuing education courses, programs for senior citizens, conferences, and cultural events are vital aspects of PSU's education service. Research related to the needs of present and future societies is centered on the campus but deals with the concerns of the larger community."

The growing need for a permanent public institution of higher education to serve the Portland area prompted the founding of Portland State. Evening extension classes had been offered in the city by the State System of Higher Education since 1918, but no day classes were available until after World War II. Largely to meet the demand of returning veterans for college training, a two-year day extension program was established in North Portland under the name of Vanport College in 1946. In 1952, the Vanport operation was moved downtown to the present site of PSU and named the Portland Extension Center. Three years later the day extension division became Portland State College with authorization to offer baccalaureate degrees in General Studies and Education. During the years following its beginning as a degree-granting institution, PSU grew rapidly in number of students, academic and administrative staff, curriculum (both undergraduate and graduate), and facilities. The various academic administrative reorganizations that accompanied the growth of the institution led to the approval, in 1969, by the Oregon State Legislature of the change of Portland State from a college to a university. By 1975, PSU offered bachelors degrees in 33 fields. Masters degrees are available in 31 fields of study, and 11 university departments participate in three interdisciplinary doctoral programs—Urban Studies, Environmental Science, and Systems Science. In addition, specialist certificate programs in nine areas, preprofessional programs in 17 fields, and secondary education programs in 18 subjects can be used to supplement major studies.

In order to assist in providing the people of the urban community with broad opportunities for satisfying their intellectual, social, and aesthetic aspirations, PSU's academic concentration is in liberal education. In addition, Portland State provides professional and occupational curriculums that depend on higher education for new knowledge and technological advances. High quality instruction at both the undergraduate and graduate level is emphasized.

The university's role is cogently summarized by the guidelines approved by the State Board of Higher Education on January 22, 1973. Five specific objectives for PSU are delineated:

- to organize PSU for optimum development of its learning resources to meet the university-level needs of the people and institutions in the Portland metropolitan area;
- to concentrate on both the liberal and professional arts and sciences;
- to provide opportunities for professional and graduate study in areas appropriate to a public state university located in the Portland metropolitan area;
- to grow as a major community resource in research, education, and cultural activities serving the registered student as well as the larger community;
- to provide credit courses for students matriculated in degree programs as well as (in cooperation with the Division of Continuing Education) noncredit offerings in continuing education.

As the guidelines make clear, both the State System of Higher Education and the university are keenly aware of the opportunities and challenges inherent in the location of PSU in the heart of a large urban center. Urban problems rank high on any list of concerns facing modern America and present colleges and universities with a unique opportunity to use their intellectual skills and institutional expertise in the search for solutions. The city provides unequalled opportunities for effective study in many areas. In addition, urban populations—having greatly diverse interests, abilities, aptitudes, and needs—look to the university for a wide variety of services and resources.

Portland State is actively attempting to strengthen and invigorate its relationships with the urban community. The "Vital Partners" week activities held in February 1975 in lieu of a traditional inauguration ceremony for new PSU President Joseph Blumel focused attention on the common interest of the university and the city. Undergraduate, masters, and doctoral programs in Urban Studies already exist at PSU, and the feasibility of establishing a School of Urban Affairs is being investigated.

The university recognizes that its objectives and the means of achieving them require continuous reappraisal and change. It is clear that the rapid pace of program development is over. However, a limited number of new programs have been added in the past five years, notably those in Urban Studies, Environmental Sciences and Re-

sources, Systems Science, Applied Science and Engineering, and Black Studies. A decline in student enrollment beginning in 1971-72 and continuing through 1973-74 resulted in budget curtailment and necessitated an intensive review of the university's programs and reallocation of institutional resources. One result is the emphasis being placed on making the university's academic programming more responsive to student interests. This is reflected in the increased number of evening classes being offered, changes in registration and advising procedures, and a more active student recruitment program. Meanwhile, efforts to develop programs of exceptional quality in selected areas, especially those having a demonstrable relationship to the university's urban setting, continue.

Using the state board-approved guidelines as a basic working document, the university's administrative officers, council of academic deans, departmental faculties, all-university committees (which in many cases include student representatives), and the faculty senate provide an ongoing review of ways to meet the institution's objectives. Constant analysis of proposals—including budgetary ones—have been and will continue to be critical in keeping the university abreast of changes required to meet its ever-evolving mission.

Experiences during the FIPSE project

In providing better financial aid information for student choice, the alternatives were to provide information to the existing applicants for financial aid or to provide information to a new population.

As part of the initial meeting at Lake Geneva, it was decided that the four-year public institutions would concentrate their FIPSE efforts on the nontraditional student. At Portland State University we (Dr. Mary Kinnick, Director of Institutional Research; Dr. Don Steward, Director of Research for State Department of Human Resources, and Dr. Richard B. Streeter, Assistant Dean of Graduate Studies and Research) decided to work with the potential undergraduate student who was drawing unemployment compensation—a new population.

The concept was to investigate whether persons who were unemployed would be willing to leave the unemployment rolls to attend postsecondary education if they could substitute financial aid for unemployment benefits.

There were three purposes of this study. First, to see if financial aid information encouraged unemployed persons to apply for financial aid; second, to perform a content analysis on the instrument for dissemination of that information; and finally, to conduct the College Entrance Examination Board questionnaire survey.

For the purpose of this study, the following definition applied:

unemployed: A person who had worked for a minimum of 18 weeks, earned $700 or more between October 1, 1974 and October 1, 1975, and was currently receiving unemployment benefits.

The initial design of the study consisted of three groups. Experimental Group I (E1) consisted of a random sample of 1,000 unemployed people in Portland; Experimental Group II (E2) consisted of a random sample of 1,000 people in Portland who were selected from the Polk Directory; a Control Group (E3) consisted of College Scholarship Service applicants from the state of Oregon (excluding those in E1 and E2).

From the initial mailing, 122 from the Polk Directory responded, while 249 of the unemployed group returned the reply card requesting the financial aid brochure. Since there appeared to be significant interest among the unemployed group, the Polk group was dropped to provide a clear comparison—unemployed vs. control.

A second mailing was generated. The Polk respondents were sent the information they had been promised, while the unemployed group were sent a letter and the financial aid brochure.

The response to the second mailing generated thirteen questionnaires and five Student Financial Statements (SFSS). Summary answers about the financial aid brochure were as follows:

	Yes	*Some*	*No*
1. Did it provide you with any new information?	10	2	1
2. Were there terms that you did not understand? If so, please list: *None*	1	1	10
3. Did it provide you with important information you were looking for?	6	6	2
4. Do you feel you have enough information to start applying for financial aid?	8	3	2
5. Do you know how to get further information about financial aid?	10	1	2
6. What, if any, important questions did the brochure not answer? (Please list)	No response		
7. Are you aware of the following potential sources of assistance?	*Yes*		*No*
a. Social Security	5		9
b. Veterans Benefits	8		6
c. Food stamps	8		6
d. HUD subsidized housing	3		10
e. Aid to Dependent Children	4		9
f. Day care	5		8
g. Vocational Rehabilitation	4		9
h. Unemployment Vocational Training Allowance	3		11

The results indicate a need for more information on non-institutional resources (e.g., Aid to Dependent Children).

To attempt to understand the decline in interest, we mailed a business reply questionnaire card. We received 33 return cards which stated:

1. Did you read through the financial aid brochure?
   yes – 26
   no – 7
   a. Of the no's there were four who indicated no other response and three who stated that they either did not have time or who were not interested in school right now.
   b. Of those who answered yes to item 1:
      10 – said that it told them what they needed to know
      1 – said that the brochure did not tell them what they needed to know
      12 – said that the brochure was somewhat useful
      3 – no response
2. Did you look through the questionnaire?
   yes – 25
   no – 3
   no response – 5
   Of those who responded:
      2 – did not have time to respond
      1 – did not understand the questions
      1 – was not interested
      2 – did not know what it had to do with me
      15 – thought they were to fill it out only if they were planning to apply for financial aid
      13 – had other reasons

The 34 responses to items from 28 returns is accounted for by multiple individual responses.

In summary, it appears that there is an intial 25 percent interest in financial aid as an alternative to unemployment benefits, but for some reason a lack of follow through. This could be accounted for by:

- too much information being presented at one time;
- curiosity, but lack of commitment to follow through and apply.

The study indicates a need for a followup motivational study of the initial respondents. Plans are underway for such a study at Portland State University.

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

PORTLAND STATE UNIVERSITY

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	9	9	9	9	9
Tuition and fees	$ 711	$	$ 711	$ 711	
Books and supplies	$ 180	$	$ 180	$ 180	
Room and board	$ 1259	$	$ 1759	$ 2909	$ --
Transportation	$ 300	$	$ 300	$ 450	$ --
Personal and miscellaneous expenses	$ 450	$	$ 450	$ 850	$ 600
TOTAL ESTIMATED BUDGET	$ 2900	$	$ 3400	$ 5100	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 6546

The number and percent of that group receiving some form of aid was 3717 56 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	13.3 %	16.5 %	15 %	3 %	1 %	30 %	21 %
% of aid recipients	13 %	14 %	5 %	4 %	1 %	67 %	67 %
Average expense budget	$2913	$2913	$2913	$2913	$2913	$2913	$5938
% receiving any grant	72 %	41 %	18 %	4 %	1 %	42 %	31 %
Average grant	$1300	$ 800	$ 400	$ 100	$ 100	$ 900	$ 700
% receiving any loan	21 %	57 %	36 %	12 %	0 %	39 %	46 %
Average loan	$ 509	$ 700	$ 620	$ 500	$ 0	$ 500	$ 900
% receiving work aid	41 %	53 %	33 %	15 %	0 %	38 %	46 %
Average work income	$ 600	$ 800	$ 600	$ 450	$ 0	$ 900	$ 1100
AVERAGE TOTAL AID	$ 2409	$ 2300	$ 1600	$ 1050	$ 100	$ 2300	$ 2700
AVERAGE NET COST TO STUDENT AND PARENT	$ 504	$ 613	$ 1313	$ 1363	$ 2813	$ 613	$ 3238

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

P.O. Box 751, Portland, Oregon 97207
(specific location of aid office)
(503) 229-3000
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 12 credit units each term.

Recipients must complete 36 credit units each academic year in order to remain eligible.

The minimum grade-point average required for selection is 2.25 for students entering from Oregon high school, 2.00 for students transferring from another postsecondary institution, and 2.00 for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1. File confidential statement (CSS)
2. Institutional Financial Aid Application
3. Transfers must provide Financial Aid Transcript

The deadlines for consideration for aid are:

Priority given to applications completed by March 1st

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

All institutional aid based on need

The institutional policy for packaging grant, loan, and employment aid for students is:

1. Consider all students for grant aid first
2. Short fund by estimated BEOG
3. Student preference if possible

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

University of California, Irvine
Irvine, California

The University of California, Irvine, opened classes in October of 1965 with 1,589 students. In the fall of 1975, the university had an enrollment of 9,108. These students range from freshmen through postdoctoral and medical students.

The Irvine campus was planned from the beginning as a general campus. The establishment of five schools representing five fundamental areas of knowledge was and is the foundation of this model. The five fundamental schools are Biological Sciences, Fine Arts, Humanities, Physical Sciences, and Social Sciences. Areas of knowledge that cross these major boundaries are represented by departments or programs, grouped together under the Council on Interschool Curricula. Included in this grouping are the Program in Social Ecology, which bridges interests in the social and biological sciences; the Program in Comparative Culture, crossing disciplines in the humanities and social sciences; and the Department of Information and Computer Science, which crosses all major disciplinary boundaries. In addition to the basic schools and the associated cross-disciplinary programs and departments, there are three schools that have an orientation that is primarily professional: Administrative, Engineering, and Medicine. The remaining academic units consist of the Office of Teacher Education and the Department of Physical Education.

The organization of major academic units into schools rather than into colleges distinguishes Irvine from other campuses of the university. It must be emphasized that although the schools represent basic areas of knowledge, in most cases they are not traditionally structured. As a result, interdisciplinary programs within schools are common, and faculty within schools represent multidisciplinary interest.

Graduate students at Irvine are under the administration of the graduate division, but all graduate programs and faculty operate within the regular departments. There is no separate graduate faculty. Graduate study, therefore, takes place within the schools and is related to undergraduate work within the departments. Most research on the campus is conducted at the departmental level and thus is also contained within the schools.

The Irvine campus population includes approximately 18 percent minority students; is approximately 56.54 percent male and 43.46 percent female.

The financial aid office handles a variety of financial aid programs and deals with all the basic federal programs such as College Work-Study, National Direct Student Loans, Health Professions, and so on. The university has several programs of its own, including grant, loan, scholarship, and work-study programs. During the 1974-75 academic year, approximately $4.8 million was awarded to students directly, either by the financial aid office or the graduate division. This $4.8 million went to 2,940 students. Total aid channeled through the financial aid office, including veterans' benefits, Social Security, employment on campus (non work-study) and including the $4.8 million mentioned earlier, totaled $10.6 million. This was given to approximately 4,300 students.

Experiences during the FIPSE project

The University of California, Irvine (UCI), has been engaged in a project to provide "Better Information about Costs and Financial Aid" sponsored by the Fund for Improvement of Postsecondary Education (FIPSE) and the College Entrance Examination Board. UCI decided to produce a financial aid prospectus which would include instructions for applying for financial aid.

The process involved designing an instrument to disseminate information about financial aid and to supply students with all the necessary application forms. (The forms students and parents must complete for financial aid awards are numerous.)

With the basic design of the package in mind (a booklet containing all forms and information to be disseminated to students and parents), the process of deciding what information to include began. The first step was to review previously released information produced by the University of California, Irvine. The next step was to review information produced by other educational institutions. During this reviewing process, the National Task Force on Better Information made many excellent comments on the types of information that would be valuable in a financial aid prospectus. Many of these ideas were included in UCI's final product.

The Irvine campus was also selected to participate in the National Task Force, funded by FIPSE. With both the Irvine campus and the financial aid office involved in the project, a new wave of consumerism has arrived. A new awareness of information being written and communicated to students and parents has developed.

The cost of producing the final product is probably the major problem relative to this project. The final cost will be approximately $.60 per *Prospectus*. This cost estimate includes only printing and does not include original typing and the general administrative costs involved in producing the final product.

The preliminary comments from students, parents, departments on campus, and the community have been positive. The Financial Aid Office is working with the College Entrance Examination Board to evaluate the *Prospectus*.

Sample material from the FIPSE project

1977-78 Undergraduate Scholarship Application
University of California at Irvine

Instructions

complete and submit this
ncial documents are also
F as completed.

79510

Financial Aid Prospectus
University of California, Irvine

Campus Instructions
1977-78

IVERSITY OF CALIFORNIA

Scholarships and Undergraduate and Graduate Financial Aid
1977–78

AL INFORMATION AND INSTRUCTIONS!

ing undergraduate scholarship and financial aid applicants and by *entering and con-*
hin the specific deadlines noted in the accompanying Campus Instructions.

social security number before a financial aid application can be processed. Social Se-
Social Security Offices.‡

in confidence by the University.

NDERGRADUATE SCHOLARSHIPS

nancial need, and applicants are required to follow all scholarship and financial aid
ying Campus Instructions.

or honorary scholarships *only*, are required to submit this application and follow
e accompanying Campus Instructions. *No financial information* (Financial Aid Form
lying for honorary scholarships only, since it will not be used in determining these

FINANCIAL AID FORM (FAF)

duate scholarships (except honorary scholarships) must file a 1977–78 *Financial Aid*
Service in accordance with instructions accompanying the FAF form and Campus In-
mpus Instructions to determine whether their parents are required to sign the Par-
of the FAF form. The University may request parental income information and/or
eligibility for grant funds, regardless of the applicant's dependency status. FAFs are
ces.

ho are required to provide FAF information to both the University campus where the
t Aid Commission should make sure both organizations are designated in FAF ques-
this FAF) to receive FAF Information.

ndent student for University financial aid for the academic year 1977–78, an appli-
s the income tax return of his or her parents for the calendar years 1976, 1977, or
more than two consecutive weeks in the calendar years 1976, 1977, or 1978; and
or more from his or her parents in 1976, 1977, or 1978. (See Campus Instructions

PPLICATIONS FOR UNDERGRADUATES FOR 1977–78

OG)

nts of California and foreign students who are in the United States as permanent res-
Southeast Asia) are required to apply for a Federal Basic Educational Opportunity
pplied for a BEOG and were declared ineligible you are required to apply for a
ate students who are not eligible to apply for this award are foreign students in the
The 1977–78 applications for BEOG will be available from school counselors and
1977.

ams (Formerly California State Scholarship and Loan Commission)

nd are not now receiving a California Student Aid Commission award, *State Schol-*
are required to apply for a *State Scholarship*. Application forms and information
a Financial Aid Offices at the beginning of the Fall Quarter 1976. New applicants,
equired by the California Student Aid Commission to:

(Cal Grant "A") by December 4, 1976.

2. File a College Scholarship Service *Financial Aid Form* (FAF) in accordance with instructions provided by the California Student Aid Commission by December 4, 1976. See special notice about the FAF above. (Students who consider themselves independent of parental support must qualify under California Student Aid Commission standards and should consult instructions accompanying the State Scholarship application form.)

Please type or print legibly with a ball point pen.

CALIFORNIA STUDENT AID COMMISSION

STATE SCHOLARSHIP (CAL GRANT A) COLLEGE OPPORTUNITY GRANT (CAL GRANT B)
AND OCCUPATIONAL E
APPLICAT

Any one who wishes to apply for one of the three Aid Commission must complete and submit the ap program are quite different. Read them carefully ar boxes above the signature space on the application (specific information about each program is provided

If you have any questions check with your high sc California Student Aid Commission, 1410 Fifth Str

If you are applying for more than one Commission MORE THAN ONE TYPE OF COMMISSION A

STATE SCHOLARSHIP (CAL GRANT A)	COL
Provides tuition assistance	Provi the (there
For students from low and middle income families with financial need and academic ability	For s erally minor
Generally, at private or public four-year or private two-year colleges in California. Is held in reserve at public community colleges	Gener and g schol month
Selection based on grades and the Scholastic Aptitude Test scores	Select eratio studer mend
Available to high school seniors, college freshmen, sophomores, and juniors	Availa compl colleg
All applicants must submit scores from the Scholastic Aptitude Test (SAT) and the Financial Aid Form (FAF)	All a cial A for C

ADDITIONAL INFORMATION ABOUT EACH PROG
YELLOW FOR THE SCHOLARSHIP PROGRAM, BL
NOT COMPLETE THE APPLICATION UNTIL YOU

If you apply for:	Mail the a
STATE SCHOLARSHIP	Decem
COLLEGE OPPORTUNITY GRANT	Decem
OCCUPATIONAL EDUCATION AND TRAINING GRANT	Febru

MAIL THE APPLICATION TO:
CALIFORNIA STUDENT AID COMMI
1410 Fifth Street
Sacramento, California 95814

1977-78 Undergraduate Scholarship Applicatio
University of California at Irvine

I am applying for honorary awards only ☐

Name: _____
LAST

Social Security Number: _____

Educational Status as of Fall

Check one box only in each of

☐ Entering from high school
☐ Transfer from another colleg
☐ Continuing UCI student

Major and area of concentrati

Check your major and list area

☐ Biological Sciences _____
☐ Fine Arts _____
☐ Engineering _____
☐ Humanities _____

Scholastic Information

Complete 1 or 2 below

1. **Entering Freshmen**
   High School GPA: ☐
   SAT Scores:
   Math ☐
   Verbal ☐

2. **All other students**
   Overall College GPA: ☐

Educational Background

All High Schools Attended

_____

_____

_____

All Colleges Attended

_____

_____

_____

STUDENT AID APPLICANT: Please comple college/univer form for **EACH**

SECTION A

Name (Print) _____
Last

I authorize _____

to _____, to provide the

Financial Aid Office
University of California, Ir
204 Administration Building
Irvine, California 92717

FOLD HERE

SECTION B

To be complet
Please respon

☐ **1.** This student received NO financial

☐ **2.** This student received the following

FINANCIAL AID PF

SEOG					
	Initial				
	Continuing				
NDSL					
GSLP/FISL					
CWSP					
OTHER LOAN(S) (Identify):					
OTHER GRANTS/SCHOL. (Identify):					

This student was evaluated as ☐ dependent ☐ independent in awarding aid.

☐ **3.** This student received benefits/assistance from the following in his/her last semester/quarter at this i
☐ V.A. ☐ Soc. Sec. ☐ Voc. Rehab. ☐ Welfare ☐ Other (Identify) _____

☐ **4.** Records on this student no longer available

This form completed by _____ Authorized Signature _____

Title _____

Date _____

Telephone ( ) –

Office of Financial Aid
University of California, Irvine

Income Tax Re
For 1977-78 A

In order to validate your eligibility for financial a Financial Aid a copy of your or your parents' Fe year 1976.

Dependent Students: Students who are fina quest their parents to provide a copy of the For name and Social Security number should be n plete the "Income Tax Certification" form on th

Independent Students: Students who are fin vide a copy of their (and spouse's) Form 1040 should also complete the "Income Tax Certifica be requested to furnish parents' 1040 Form.

All Students: If you are a dependent studen Tax Return, or if you are an independent stud Return, complete section 2 of the "Income Tax and return it to the Financial Aid Office. Be su

Your financial aid application will not be proce information. Many individuals will normally pos deadline of April 15. This procedure could de return can be completed early in the year, but 15. We urge you to complete the return early application can be processed.

We fully realize that providing us with income information is necessary, however, to enable th equitably to eligible students. The information Office to verify eligibility for University, State an other purpose or by any other parties. The tax be considered STRICTLY CONFIDENTIAL.

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

UNIVERSITY OF CALIFORNIA, IRVINE

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	SINGLE STUDENTS LIVING ON Campus	SINGLE STUDENTS LIVING OFF Campus	MARRIED STUDENTS No Children	MARRIED STUDENTS Additional Each Child
Number of months covered by budget	9	9	9	9	9
Tuition and fees	$ 627	$ 627	$ 627	$ 627	
Books and supplies	$ 243	$ 243	$ 243	$ 243	
Room and board	$ 1600	$ 1900	$ 1900	$ 3000	$
Transportation	$ 400	$ 400	$ 400	$ 650	$ 600
Personal and miscellaneous expenses	$ 200	$ 550	$ 550	$ 850	$
TOTAL ESTIMATED BUDGET	$ 3070	$ 3720	$ 3720	$ 5370	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 6484

The number and percent of that group receiving some form of aid was 1912 24.49 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	N/A %	N/A %	N/A %	N/A %	N/A %	N/A %	N/A %
% of aid recipients	19.56 %	21.44 %	14.91 %	6.17 %	1.05 %	29.71 %	7.16 %
Average expense budget	$ 3750	$ 3605	$ 3616	$ 3599	$ 3736	$ 4032	$ 6490
% receiving any grant	99 %	99 %	98 %	87 %	90 %	92 %	100 %
Average grant	$ 1857	$ 1464	$ 895	$ 476	$ 237	$ 931	$ 1032
% receiving any loan	68 %	70 %	72 %	72 %	100 %	93 %	100 %
Average loan	$ 514	$ 450	$ 473	$ 361	$ 303	$ 960	$ 1530
% receiving work aid	97 %	99 %	97 %	95 %	100 %	92 %	100 %
Average work income	$ 722	$ 699	$ 544	$ 426	$ 455	$ 1019	$ 1262
AVERAGE TOTAL AID	$ 3093	$ 2613	$ 1912	$ 1263	$ 995	$ 2910	$ 3824
AVERAGE NET COST TO STUDENT AND PARENT	$ 657	$ 992	$ 1707	$ 2336	$ 2741	$ 1122	$ 2666

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

204 Administration Building
Irvine, California 92717
(specific location of aid office)
(714) 833-5337
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 12 credit units each quarter.
Recipients must complete 36 credit units each academic year in order to remain eligible.
The minimum grade-point average required for selection is N/A for students entering from high school, N/A for students transferring from another postsecondary institution, and N/A for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1) Complete the University of California Application for Undergraduate and Graduate Financial Aid.
2) Complete the Financial Aid Form (FAF).
3) Apply for a California State Scholarship or College Opportunity Grant, if a resident of California.
4) Complete an Income Tax Certification and supply IRS 1040.
5) Submit Financial Aid Transcripts from all colleges, universities and postsecondary institutions you have attended since high school.
6) Apply for a Basic Educational Opportunity Grant.

The deadlines for consideration for aid are:

January 15 for priority funding of Financial Aid for the following Academic Year.
April 15 is the final date for consideration for the Full Academic Year.

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is: The University of California, Irvine has few no-need scholarships. The University does award no-need scholarships when monies are available.

The institutional policy for packaging grant, loan, and employment aid for students is:

The University of California, Irvine awards grants, loans and employment aid on sliding scales. The students with the most need would receive the most grant and the students with least need, the least grant.

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

University of Illinois at Urbana-Champaign

Urbana-Champaign, Illinois

Founded in 1867 under the provisions of the Land Grant Colleges Act, the University of Illinois has a history of more than 100 years as a state-supported land-grant institution with a three-fold mission of teaching, research, and public service. The university has three campuses: the Medical Center in Chicago, Chicago Circle, and Urbana-Champaign.

The Urbana-Champaign campus is located approximately 130 miles south of Chicago in the adjoining cities of Urbana and Champaign, a community with a combined population of 100,000. The campus offers undergraduate, graduate, and professional programs of study during an academic year of two semesters and a summer session.

The University of Illinois at Urbana-Champaign is an educational community of approximately 35,000 students (26,000 undergraduate, 8,000 graduate, and 1,000 professional students) and an academic staff numbering 8,875 (including 4,735 graduate assistants). The student body includes individuals from every county in Illinois, every state in the union, and more than 100 foreign countries. Approximately 96 percent of the undergraduate students are Illinois residents.

The university values both the excellence and variety of its courses, academic programs, and extracurricular activities. Students must be highly motivated, assertive, and independent individuals to adjust to the large campus and to take full advantage of its many educational opportunities.

More than 4,500 different courses at all levels, from freshman through postgraduate, are offered by the university. In some courses, students may learn via PLATO IV, a highly sophisticated computer-based education system developed at the University of Illinois. In spite of the overall size of the university, approximately 80 percent of all classes involve fewer than 30 students.

The university is organized into colleges, schools, and institutes, which, in turn, are composed of academic departments. Academic departments establish courses of study that are designed as curriculums, majors, or fields of concentration. At the Urbana-Champaign campus there are eight colleges offering undergraduate degrees in more than 150 different academic programs.

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	N/A	9	9	9	1
Tuition and fees	$	$ 700	$ 700	$ 700	
Books and supplies	$	$ 200	$ 200	$ 200	
Room and board	$	$ 1430	$ 1430	$ 4110	$ 900
Transportation	$	$ 120	$ 120	$ 120	$
Personal and miscellaneous expenses	$	$ 516	$ 516	$ 516	$
TOTAL ESTIMATED BUDGET	$	$ 2966	$ 2966	$ 5696	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 25,250 (1)

The number and percent of that group receiving some form of aid was 15,500 61.5 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	9%	18%	27%	14%	25%	5%	2%
% of aid recipients	16%	25%	25%	13%	5%	11%	5%
Average expense budget	$ 3213	$ 3279	$ 3456	$ 3310	$ 3364	$ 4125	$ 5883
% receiving any grant	36%	24%	13%	9%	1%	29%	30%
Average grant	$ 694	$ 414	$ 192	$ 127	$ 95	$ 525	$ 493
% receiving any loan	21%	13%	7%	5%	1%	24%	21%
Average loan	$ 716	$ 646	$ 787	$ 969	$ 1101	$ 958	$ 1130
% receiving work aid	11%	6%	2%	1%	0.5%	11%	10%
Average work income	$ 835	$ 526	$ 492	$ 457	$ 203	$ 668	$ 728
AVERAGE TOTAL AID	$ 2065	$ 1453	$ 900	$ 653	$ 512	$ 1547	$ 1339
AVERAGE NET COST TO STUDENT AND PARENT	$ 1148	$ 1826	$ 2556	$ 2657	$ 2852	$ 2578	$ 4544

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

420 Student Services Building
610 E. John Street, Champaign, Ill.
(specific location of aid office)
(217) 333-0100
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 12 credit units each semester. Recipients must complete ____ credit units each academic year in order to remain eligible. The minimum grade-point average required for selection is ____ for students entering from high school, ____ for students transferring from another postsecondary institution, and ____ for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1. Be admitted to the University.
2. Receive a decision from Basic Grant (institution notified).
3. Illinois residents - must complete ISSC application (institution notified).
4. Complete and submit institutional financial aid application.
5. Submission of financial statement from parents.

The deadlines for consideration for aid are:

March 15 - priority

October 15 - final deadline

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

A limited number of no-need scholarships are available through academic departments. These average about $300 per year. Applications should be made through the respective departments.

The institutional policy for packaging grant, loan, and employment aid for students is:

Applicants are offered financial aid packages composed of grants, loans, and employment. Composition of the package is dependent upon class level, academic performance, no program eligibility, special program involvement, and funds available. These vary and are not in hierarchial order.

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

(1) The tables in Section II do not reflect over 6000 students employed by the University on whom we have no family financial data. It is assumed that these students are similar to aid recipients in family income.

(2) There is no minimum number of hours a student must complete to maintain eligibility, however, a student must be academically eligible to re-enroll in order to be eligible for financial aid.

(3) As long as a student is admitted to the University, he/she is eligible to apply for financial aid.

University of Massachusetts

Amherst, Massachusetts

The University of Massachusetts, a land grant institution, is the largest public university in New England. Founded in 1863 as Massachusetts Agricultural College, the institution became the University of Massachusetts in 1947. The growth of the university has been rapid in recent years with enrollment more than doubling from 11,900 students in 1965 to more than 25,000 students in 1975. During the same decade, the Amherst campus became part of a three campus system with the opening of the urban Boston campus and the University of Massachusetts Medical School at Worcester.

The university is situated in Amherst, a picturesque New England town in the Connecticut Valley of western Massachusetts 90 miles west of Boston. The university is the largest employer in the immediate geographic area; many of the surrounding towns are troubled by high unemployment and have a history of business closings and move-outs.

In understanding the university, it is important to note that its greatest expansion came during the conflict and turmoil of the late sixties and early seventies. Many of its wide ranging program offerings resulted from the problems raised during that period. The atmosphere of the university is basically liberal and oriented toward social change although the political climate of Massachusetts is increasingly conservative. Much of this conservatism is fiscal in nature and is a result of the Commonwealth's current budget crisis.

Thus, the university enters 1976 in a period of introspection, reevaluating its goals and mission internally while responding to the external pressure caused by a diminution of state fiscal support. The history of financial aid programs at the university mirrors the general institutional history. The late sixties saw a major increase in low income and minority enrollments while the seventies have brought increased numbers of transfer students, veterans, and older students to the university. For many years available aid funds lagged sorely behind enrollment and it is only in the last three years that funds have approached student need. For 1975-76, approximately $9 million in financial aid funds will be offered with 85 percent of this money coming from federal aid sources. When outside aid, guaranteed loans, GI benefits and university employment earnings are included, more than 70 percent of the students of the university received some sort of financial assistance. The trustees of the university have recently approved a schedule of tuition increases that will almost double tuition over a three year period. Financial aid resources will have to continue to grow if the increased needs of the student population are to be met.

Experiences during the FIPSE project

From the beginning of the FIPSE project, the university had determined to concentrate on the informational needs of older, nontraditional students who, because of their personal and family obligations, often needed different kinds of information and assistance from that needed by the younger, dormitory-dwelling, dependent students.

Once this decision was made, it was logical to join forces with a group of nontraditional students who had started their own self-help program, at the center for Counseling Assistance for Older Students (CAOS).

The first step in the work for the FIPSE project was to gather more data on the informational and assistance needs of older students. In addition to the Student Resource Survey questionnaire administered to traditional and nontraditional students alike, support was given to a need assessment project already under way by the CAOS group, the original questionnaire being altered to reflect the informational needs of FIPSE. The need assessment project resulted in a better understanding of the nontraditional students' needs as well as a concrete series of actions designed to meet those needs.

The trustees of the University of Massachusetts approved a tuition waiver pilot program specifically for nontraditional students—a direct financial aid move. Involving older students as work-study peer counselors in the financial aid office also became a standard procedure and one that proved very useful during an employment freeze period. The needs assessment project also produced several publications.

The results of the needs assessment survey of approximately 7,000 respondents (with a 10 percent return rate) have now been published as a separate report soon to be available via the CAOS office.

This project also resulted in stimulating other informational tools for students. "If Only I Had Known" is a 100-page booklet, which provides the nontraditional student with an up-to-date list of factual resources at the University of Massachusetts, Amherst Campus. Its cost of publication was about $51 (average) per week work-study monies during the summer months and approximately $400 in printing costs.

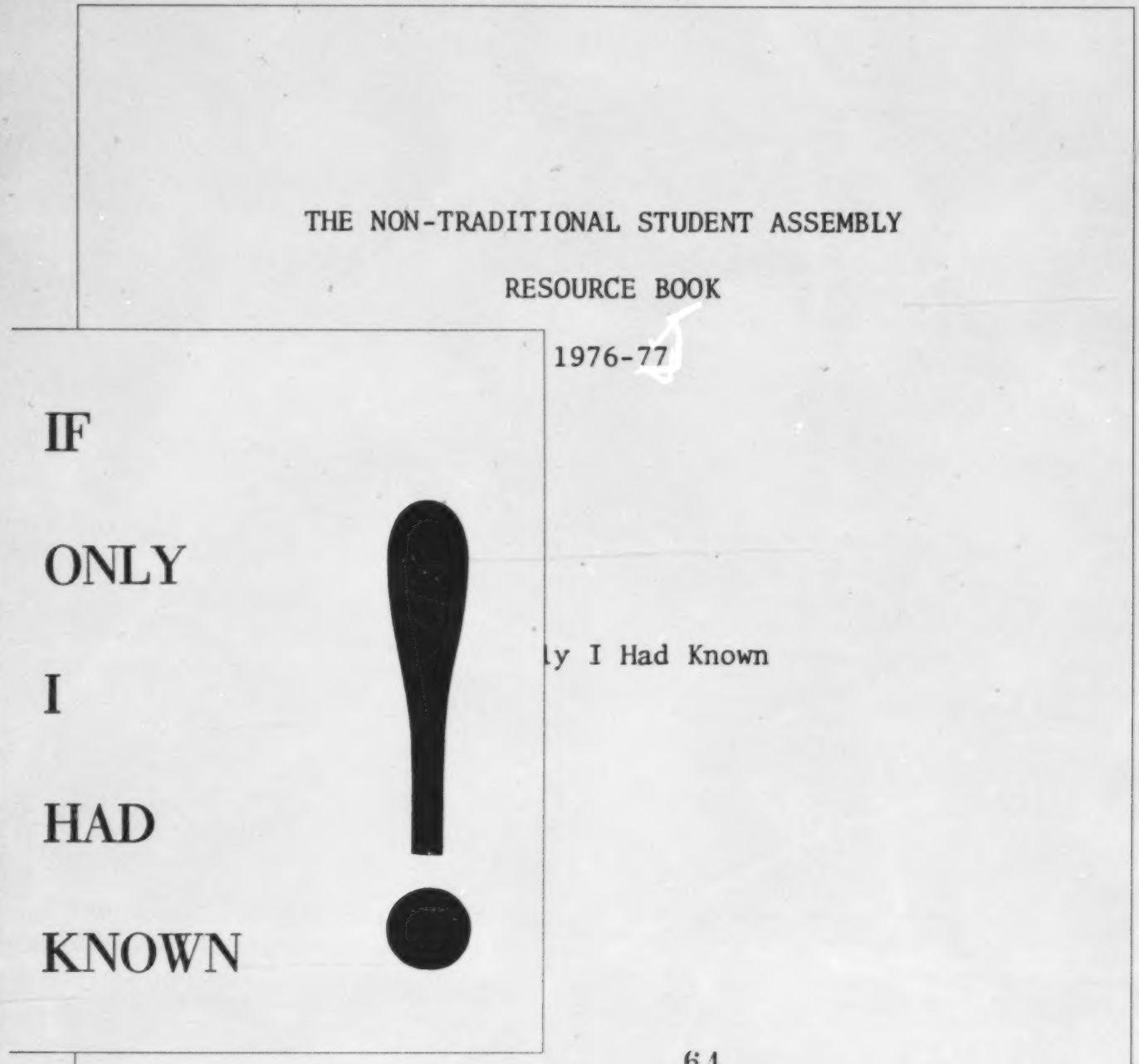
A third publication that can be linked to the needs assessment project is a community profile booklet. This contains 30 pages of maps and routes, a written informational guide to the population age mean of students within the 25-mile radius of the University of Massachusetts (Amherst Campus) by community, some 17 in all—again, to give all students information in a simpler and more easily assimilated manner. All of this has been accomplished with relatively low cash outlay.

Cash contribution of the FIPSE project to the CAOS needs assessment project was approximately $500. Most of the work was carried out by college work-study students—

mature nontraditional students who brought work skills, experience, enthusiasm, and interest to a task that was best defined as helping themselves and others like them.

At the University of Massachusetts, it was fortunate that the FIPSE project could reinforce and stimulate a number of creative and concerned people to do more than they might have been able to do otherwise.

The collaboration of these task groups brought to a focal point the need for better information, and the manner in which they accomplished these tasks reflects a considerable degree of skills and experiences not yet fully tapped and rewarded among nontraditional students.



FINANCIAL AID

Financial Aid is awarded at UMass solely on the basis of financial need. It is issued in the form of grants, scholarships, work-study, and loans from the University. Any or all of these may be combined in a "Financial aid package" to help students reduce the burden of their college finances.

Generally, Financial Aid requests are made with an initial application and then up-dated annually by submitting a renewal application. All the necessary forms are available in the Financial Aid Office.

Grants-in-Aid include: Basic Educational Opportunity Grant (BEOG): All undergraduates are eligible for a BEOG. Amounts vary. First-time financial aid applicants are required to file for the BEOG. Board of Higher Education Awards (BHE): All dependent undergraduates with family income below $12,000 and all independent undergraduates should apply. Single, independent students under 25 must attach a notarized statement verifying their independence and that they were not claimed by their parents for tax purposes.

Students can obtain a National Direct Student Loan (NDSL) through the Financial Aid Office. NDSL's allow students to borrow up to $2500 which must be repaid within 10 years. NDSL's have a 3% interest rate. Because of the amount available for lending, this program is limited and selective.

Work-study is financed by the University. It is an opportunity for students to be paid for working on- or off-campus at non-profit organizations, in capacities usually relevant to their majors. Awards vary in amount according to need and available funds. Application for work-study positions are filed with BHE and BEOG forms in the comprehensive financial aid application package. Summer work-study is available.

Student Financial Statements (SFS) are the most important part of a financial aid application. They clarify the financial condition of students (and their parents when applicable), and indicate the amount of financial need of each student. Every student must fill out one of these in order to be considered for any financial aid.

Financial aid is often the most significant determining factor in going to, or continuing at, college. Mistakes are costly in more ways than one. There are advisors available at the Financial Aid Office. Consult them if there are any questions or problems with obtaining financial aid. There is also a Student Organizing Project (SOP) booklet, Student Guide to Economic Survival, which may be helpful.

Financial Aid Office
243 Whitmore

8:30 - 5:00

545-0801

Contact Person:
Dee Drake

0-3 EMPLOYMENT

0-3 employment is full- or part-time employment by the University on a non-work study basis.

The University tries to grant hiring preference to students for jobs around the campus. Spouses of students with appropriate skills can often obtain employment by the University.

Students who desire 0-3 employment should consult with the Student Employment Office, where a file is kept of the various University departments in need of employees.

243 Whitmore
8:30 - 5:00, 545-0801
Contact Person: Dee Drake

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

UNIVERSITY OF MASSACHUSETTS-AMHERST

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	ON Campus	OFF Campus	MARRIED STUDENTS No Children	Additional Each Child
Number of months covered by budget	____	9	9	9	9
Tuition and fees	$____	$ 675	$ 675	$ 675	
Books and supplies	$____	$ 150	$ 150	$ 150	
Room and board	$____	$ 1650	$ 1650	$ 2700	$____
Transportation	$____	$ 50	$ 50	$ 150	$____
Personal and miscellaneous expenses	$____	$ 350	$ 350	$ 625	$____
TOTAL ESTIMATED BUDGET	$____	$ 2875	$ 2875	$ 3650	$ 550

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was _____

The number and percent of that group receiving some form of aid was _____ _____%

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	___%	___%	___%	___%	___%	___%	___%
% of aid recipients	___%	___%	___%	___%	___%	___%	___%
Average expense budget	$____	$____	$____	$____	$____	$____	$____
% receiving any grant	___%	___%	___%	___%	___%	___%	___%
Average grant	$____	$____	$____	$____	$____	$____	$____
% receiving any loan	___%	___%	___%	___%	___%	___%	___%
Average loan	$____	$____	$____	$____	$____	$____	$____
% receiving work aid	___%	___%	___%	___%	___%	___%	___%
Average work income	$____	$____	$____	$____	$____	$____	$____
AVERAGE TOTAL AID	$____	$____	$____	$____	$____	$____	$____
AVERAGE NET COST TO STUDENT AND PARENT	$____	$____	$____	$____	$____	$____	$____

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

Room 243 - Whitmore Building
Amherst, Massachusetts 01002
(specific location of aid office)

(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for ____ credit units each _____.
Recipients must complete ____ credit units each academic year in order to remain eligible.
The minimum grade-point average required for selection is ____ for students entering from high school, ____ for students transferring from another postsecondary institution, and ____ for students applying for renewal of aid at this institution.

SEE ATTACHED SHEET

In order to be considered to have a complete application for aid, a student must complete the following steps:

University of Massachusetts Application
Financial Aid Form
Basic Educational Opportunity Grant
Board of Higher Education Application (Massachusetts) Instate students
Parents' 1040
Student's 1040

The deadlines for consideration for aid are:

February 15th for July 1st billing date
March 15th for August 1st billing date

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

No-need scholarships are not granted. If student receives outside scholarship it is treated as an asset.

The institutional policy for packaging grant, loan, and employment aid for students is:

Depending on the availability of funds the general rule is:

50% Grant or Scholarship
50% Self-help (College Work-study or National Student Defense Loan)

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

A free-form, unique statement which describes the special elements of the institution's aid program. Examples of things which might be included are the number and percent of students receiving BEOG, non-participation in particular student aid programs, availability of jobs to students with and without need, minimum wages, average number of hours of term-time employment expected or realized, etc.

STUDENT BUDGETS 76-77

Single Dependent (SD) - 9 months

	IN STATE	OUT OF STATE
Tuition and Fees	$ 675	$1880
Books and Supplies	150	150
Room and Board	1650*	1650
Misc.	350	350
Travel	50	150
TOTAL	$2875	$4180

* Figured at $200/mo. for 8 months. Additional $50 general expense

Single Independent (SI)

	9 mo.	12 mo.**
Tuition and Fees	$ 675	$ 675
Books and Supplies	150	150
Room and Board	1800	2400
Misc.	450	600
Travel	75	150
TOTAL	$3150	$3975

**Summer School local address

Single Parent (SP)

	9 mo.	12 mo.
Tuition and Fees	$ 675	$ 675
Books and Supplies	150	150
Room and Board	2700	3600
Misc.	625	850
Travel	150	150
TOTAL	$4300	$5425
Max. Univ. Aid	$3650	$5000

The above budgets assume the expense of 1 dependent. Additional dependents - figure at $750 for 12 months or $550 for 9 months.

FAMILY INCOMES

At this time, the Financial Aid Computer Systems Catalogue does not include a program that possesses the capabilities to secure the requested information by the categorical breakdown specified. Currently, there is a program proposed that will provide the university with this information.

Ventura College
Ventura, California

Ventura College is a public community college serving the northern and western communities of Ventura County, California, and is, therefore, subject to the legal provisions of the State of California. Ventura College is also fully accredited by the Western Association of Schools and Colleges.

The Master Plan for Higher Education requires that "public community colleges shall offer instruction through but not beyond the fourteenth grade level including, but not limited to, one or more of the following: (a) standard collegiate courses for transfer to higher institutions, (b) vocational-technical fields leading to employment, and (c) general, or liberal arts courses."

Other provisions of the law indicate that ". . . any two-year community college shall admit . . . any high school graduate and may admit any other person over eighteen years of age who . . . is capable of profiting from the instruction offered."

Ventura College is dedicated to meeting the needs of the residents of the district for education beyond the high school level. The college aspires to establish an environment that will enable its students to develop perceptive and problem-solving behavior in a dynamic society, to encourage insight toward adopting attitudes that lead to a mature acceptance of responsibilities, and to involve its students in the timeless quest of mankind for an understanding of man in all his dimensions.

Parents are expected to contribute as much as they reasonably can and the college will attempt to supply the balance of needed funds.

Ventura College students received approximately 1,678 awards totalling $620,250 during 1974-75. The following summary includes the major awards:

	Number of students	*Total dollar amounts*	*Federal allocation*
BEOG	197	$150,876	$180,000
SEOG	125	19,656	19,656
NDSL	125	53,685	53,685
CWS	150	45,067	45,067
Extended Opportunity Grants—WS	200	80,000	N/A
Nursing Loans and Scholarships	15	4,000	21,145
Guaranteed Student Loans	30	60,000	N/A

Total net unduplicated number of individual student recipients was 500. Two thousand two hundred students were on the GI bill with a total dollar payment of about $660,000.

Ethnic distribution of awards included the following:

	Number of awards	*Total dollar amounts*
Afro-American	218	$ 76,150
Mexican-American	328	101,000
Asian-American	48	15,600
American Indian	15	4,737
Caucasians	607	196,925

Experiences during the FIPSE project

Ventura College completed the College Scholarship Service high school survey and prepared a local analysis of the results. In addition, a number of either elaborative or new activities have been undertaken to meet FIPSE project goals. Primarily, these efforts have been designed to complement local needs and realities while seeking to insure a reasonable measure of compliance with both the spirit and philosophy of the Better Information about Student Financial Aid Project.

The conditions under which these project activities have been undertaken are unique in several respects. The several community colleges participating in the project early discovered that regardless of common characteristics, each had quite different populations, and legal and procedural situations, meaning outcome expectations would be varied and that the development of models may be more complex than originally expected. Also, much local adaptation will be necessary to achieve a successful aid information and choice program.

Ventura County has a single county-wide community college district. Within this legal context, there are three colleges and a district office. The district maintains central control of aid policies and procedures as well as providing final management, application, and reporting. This circumstance and a critical shortage of financial aid management at both district and campus levels has severely handicapped the ability of the district to respond to information and choice needs. Also, the campuses have experienced a loss of local decision making control in the award process. Between the winter of 1975-76 and the present, this situation has been partially corrected. New management personnel have been employed. At the district level, a new Assistant to the Superintendent has been hired and this responsibility is no longer carried by an overburdened and inexperienced instructional administrator. On the campuses, a management reorganization has produced a single unit labeled "Student Financial Services" that incorporates the Financial Aid Office, the Veterans Office and the Educational Opportunities Program and Services Office (EOPS). The joining of sub-units has produced better coordination of all aspects of aid administration and information dissemination.

Revised catalog statement. A limited rewriting of the

Ventura College catalog was completed in the spring of 1976. This initial attempt to improve the information and decision-making nature of the publication will be followed in 1977-78 by a second revision designed to reflect the outcomes of the financial aid information component of the FIPSE Project.

The 1976-77 catalog attempts to do several things. First, to broaden the total information base through an extension of the main catalog statement and the inclusion of an appendix section on student expenses. Next, the changes were designed to provide a transition between the type of information previously accepted within the college district and the progressive suggestions of the FIPSE Project. Finally, the catalog statement tries to link previously disassociated content sections with new sections into a common rubric. This has been only partially successful since the blend of old and new is not really comfortable.

An introductory brochure, a completely new document for 1976-77, was developed for district-wide use and includes not only relevant data on financial aids and the Extended Opportunity Program and Services (EOPS) but also a mailer to encourage prospective applicants to write for supplementary detail on student aid programs and opportunities.

The development of this publication involved cooperation by all three district campuses and the district office. Much of the work was actually done by EOPS staff who, for the first time in 1976-77, are considered an integral part of student financial services on each campus. Thus, the brochure represents a direct service to prospective students and a long needed bringing together of district personnel concerned with the many student aid programs.

At this time, Ventura College lacks a general media program for financial aid information. Assisted partly by VEA funds, the college has recently undertaken to broaden media use in a number of ways. The first of these is a simple brochure series. A variety of such brochures have been designed and used including the financial aid document; others relate to occupational programs, services such as counseling, women's activities, and college transfer options.

Other media projects include press releases and news stories related to aid; radio spot announcements; and comprehensive videotape, slide, and film explanations of the aid process. The first of these techniques has been operative for some time and will be improved by increasing the detail, consumer content, and frequency of such releases. Radio spots are being developed and are especially appropriate to this community which is sufficiently isolated to draw upon local radio but close enough to be a part of regional television (via cable) media. The development of campus videotape, slide, and film presentations will take some time but is entirely within the capability of the college. Our own AV and graphics personnel can be used as soon as other phases of the project can be developed sufficiently.

A Truth-in-Aiding Statement was prepared by the Director of Student Financial Aid Services specifically for the FIPSE project. It covers the 1976-77 academic year as far as possible. The document is now being used solely as a counseling device and has not received general circulation. Upon completion of the main FIPSE report—local and national—it is the intent of Ventura College to make the statement widely available as a consumer help publication. It is also our hope that the Truth-in-Aiding Statement will be used by the other two district campuses so that potential applicants can have a balanced comprehensive information base available. We do not anticipate reluctance in this matter because all campuses follow similar policies and procedures.

A unique feature of the Ventura College financial aid information and student choice program involves the training of local secondary school counselors and on-site visits to secondary schools by college aid representatives. Also, this program attempts to involve certain agencies and groups associated with low income ethnic minority areas.

This program, while not new, has been considerably expanded for 1976-1977. Its principal activities include providing high school personnel (mainly counselors) with detailed data on the financial aid opportunities and requirements at Ventura College. This is accomplished through the distribution of published materials, by forum processes at the college, and by actual visits to high schools and agencies in the Ventura College service area. Both public and private institutions are contacted, and coverage is comprehensive—at least for schools.

It should be noted that this activity is aimed specifically at financial aid issues. Other programs, run by the Counseling Center at Ventura College, are directed at general college access and admissions. A residual benefit of the financial aid programs is the provision of information on the financial aid options in other segments of higher education and private schools and colleges.

A general brochure, to be developed during the 1976-1977 academic year, will be both motivational and informational. It will emphasize choice and access issues as they are influenced by aid opportunities; it will also present data on benchmark cases, programs available, and the processes of applying for financial aid. Emphasis will be placed on the fact that funds are available—"there is money." It will try to help students understand the relationship between self and institutional characteristics and the options/processes concerned in individual decision-making.

An attempt will be made to develop profile information that will permit students and parents to identify a particu-

lar set of financial conditions that parallel their own. This profile will help prospective students identify what will probably happen to them at Ventura in terms of an aid package and self-help responsibility. The brochure would link this profile to appropriate aid programs, other policy and process information, and to the institution's application activity.

The main emphasis of the financial aid information activity of the FIPSE project at Ventura College has been the development of new approaches at the local level. Information thus developed, while still in a preliminary state, has been extensively displayed and used within the college district and, in greater detail, within the Ventura College service area.

It is the ambition of the local financial aid representatives to make the activities of the Ventura project available to more general professional audiences. One step has already been taken in this direction. A panel of FIPSE project personnel will participate in a program panel on this topic at the College Board's Western Regional Meeting in San Francisco, January 1977. Other dissemination efforts will be undertaken through forum and publishing activities as the project matures and as opportunities arise.

Sample material from the FIPSE project

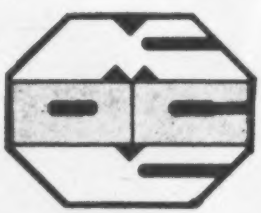
VENTURA COUNTY
COMMUNITY COLLEGE DISTRICT

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS)

and

FINANCIAL AIDS

MOORPARK COLLEGE
OXNARD COLLEGE
VENTURA COLLEGE



The VCCCD is an
EQUAL OPPORTUNITY EMPLOYER

VENTURA COUNTY COMMUNITY COLLEGES
EXTENDED OPPORTUNITY PROGRAM AND SERVICES (EOPS)

1. WHAT IS E.O.P.S.?

The Extended Opportunity Program (EOPS) is a combination of financial aid and supportive services designed to inform, recruit, and assist students from low income families. EOPS is a state-funded program.

Its goals are to academically motivate economically and socially disadvantaged students to pursue higher education at Ventura County Community Colleges and to assist in transferring to four-year colleges or universities.

2. AS AN EOPS STUDENT, WHAT CAN YOU EXPECT FROM EOPS?

a. Financial Assistance:
All students who are admitted under the program will be considered for financial assistance on the basis of need. Each application is individually assessed, in order to formulate an adequate financial aid allocation. A financial aid "package" is then made available to each qualifying student. The package generally can be composed of a combination of grants, scholarships, long-term loans or work study employment based on individual need.

b. Tutorial Program:
Tutoring is one of the strong points of the EOPS program. Tutorial assistance is provided by a number of volunteer and paid students supervised by a Tutorial Coordinator. EOPS students are eligible for tutoring in any area of study in which additional help is needed. Hours are assigned at the convenience of the tutor and tutee. All tutoring sessions are held at the Tutoring Centers at each college.

c. Counseling:
Personal counseling is provided by the EOPS Counseling Coordinator and by Peer Counselors. This program provides students with an opportunity to openly discuss or just rap on academic or personal problems with someone who is understanding and sensitive. Peer Counselors also provide assistance through their knowledge of college procedures, such as registration information, health services, college applications, class scheduling, financial eligibility, and career planning.

d. Career Education:
Career Education (or Vocational Counseling) is available to all students, EOPS students through a Vocational Counselor in the Career Center on campus. This coordination provides assistance to students in the development of realistic career plans and a better understanding of the job market in Ventura County and surrounding areas.

e. Health Services:
Health Services, including free complete physicals are available, including assistance with medical and dental problems, pregnancies and birth control, plus help with visual and hearing problems. Contact EOPS for further services.

f. Transportation:
Transportation information is available if you wish to use car pools to get to school. The information is kept in the Student Activities Office.

g. Job and Housing Placement:
Job and housing placements are also available at the

EOPS and Placement Office at each college. EOPS especially tries to place students in jobs who need extra funds and/or want the work experience.

h. Outreach:
Outreach also is part of EOPS. Our main purpose is to tell the community about the program, its services and how it can help you and your friends.

3. EOPS ELIGIBILITY AND APPLICATION PROCEDURE

a. Your family income must not exceed $6,000 for a family of four (with $750 for each additional child or dependent).
Proof of income is needed — Income Tax Form 1040A or 1040 for the past year.

b. Complete ACT (American College Testing) and BEOG (Basic Education Opportunity Grant) applications for financial assistance. Apply early. Assistance in filling out these forms is available at either the EOPS Office or in the Financial Aids Office.

c. Complete the EOPS Form 1 information sheet at the EOPS Office.

d. Make an appointment for an interview with the EOPS Officer.

4. WHAT IS REQUIRED FOR EOPS STUDENTS?

a. You must currently enroll as a full-time student, 12 or more units per semester and/or complete a total of 24 units per school year, (Fall, Spring and Summer).

b. You must be making normal progress towards a goal, certificate or degree as determined by your college, with a satisfactory average of "C" or better for each semester.

c. Each EOPS student must make regular attendance at tutorial peer counseling, vocational orientation and EOPS meetings.

For further information concerning you and the EOPS program, please contact:

EOPS OFFICE, MOORPARK COLLEGE, FINANCIAL AIDS TRAILER, 7075 CAMPUS RD., MOORPARK, CA 93021, PHONE: 805-529-2321, X285

EOPS OFFICE, VENTURA COLLEGE, STUDENT LOUNGE, 4667 TELEGRAPH RD., VENTURA, CA 93003, PHONE: 642-3211, X395, FINANCIAL AIDS OFFICE — X309

EOPS OFFICE, OXNARD COLLEGE, P.O. BOX 1600, OXNARD, CA 93032, PHONE: 487-7539, 650-0370

VENTURA COUNTY COMMUNITY COLLEGES FINANCIAL AIDS

1. FINANCIAL AIDS:

If you'd really like to go on with your education but your finances are shaky, you've probably already satisfied the basic requirements for financial aid. **A GENERAL RULE OF THUMB IS, IF YOU THINK YOU WILL NEED HELP, APPLY.**

There are a number of loans, grants, scholarships, and work-study programs for students who qualify. By combining these programs into packages, the college is able to extend these services to the largest number of students possible.

Financial aids are awarded on the basis of need, with first consideration given to those who meet application deadline dates.

Many of these programs begin in the fall and must be applied for early in the previous spring. Students are advised to contact the Financial Aids Office to inquire about filing dates.

2. HOW WE CAN HELP YOU?

We can help you gain access to the following Federal and State student financial aid programs:

Basic Educational Opportunity Grant (BEOG)
National Direct Student Loan (NDSL)
Supplemental Educational Opportunity Grant (SEOG)
College Work Study (CWS)
Federally Insured Student Loan (FISL)
Extended Opportunities Programs and Services (EOPS)
Extended Opportunities Programs and Grants (EOPS)
Extended Opportunities Programs and Work Study (EOPS)
Scholarships

The Basic Educational Opportunity Grant (BEOG) Program (Basic Grants) makes funds available to eligible students attending approved colleges, community/junior colleges, vocational schools, technical institutes, hospital schools of nursing, and other post-high school institutions.

You may apply for a Basic Grant if you are a undergraduate student enrolled on at least a half-time basis in a program of study which is six months in length or longer.

To apply for a Basic Grant, you must complete a form called "Application for Determination of Basic Grant Eligibility."

You may get copies of the application from postsecondary educational institutions, high schools, Talent Search, Upward Bound projects, and public libraries or by writing P.O. Box 84, Washington, D.C. 20044.

The National Direct Student Loan (NDSL) Program is for students who are enrolled at least half-time in a participating postsecondary institution and who need a loan to meet their educational expenses.

You may borrow up to a total of: a) $2,500 if you are enrolled in a vocational program or if you have completed less than two years of a program leading to a bachelor's degree; b) $5,000 if you are an undergraduate student who has already completed 2 years of study towards a bachelor's degree. (This total includes any amount you borrowed under NDSL for your first two years of study);

Repayment begins nine months after you graduate or leave school for other reasons. You may be allowed up to 10 years to pay back the loan. During the repayment period you will be charged three per cent interest on the unpaid balance of the loan principal.

The Supplemental Educational Opportunity Grant (SEOG) Program is for students of exceptional financial need who without the grant would be unable to continue their education.

You are eligible to apply if you are enrolled at least half-time as an undergraduate or vocational student in an educational institution participating in the program. Graduate students are not eligible.

The College Work-Study (CWS) Program provides jobs for students who have great financial need and who must earn a part of their educational expenses. You may apply if you are enrolled at least half-time as a graduate, undergraduate, or vocational student in an approved postsecondary educational institution.

The educational institution which participates in College

STUDENT FINANCIAL AID
Statement of Cost and Policy
1975-76 Academic Year

(Insert the Name of the Institution)

VENTURA COLLEGE

I. STUDENT EXPENSE BUDGETS: The following budgets are those typically used to calculate the financial need of students with the characteristics indicated below. Other typical budgets can be obtained from the office listed at the bottom of this statement. Adjustments to these typical budgets are made to reflect special needs of different individual students.

	SINGLE STUDENTS LIVING AT Home	SINGLE STUDENTS LIVING ON Campus	SINGLE STUDENTS LIVING OFF Campus	MARRIED STUDENTS No Children	MARRIED STUDENTS Additional Each Child
Number of months covered by budget	9	none	9	12	12
Tuition and fees	$ 32	$ none	$ 32	$ 32	
Books and supplies	$ 180	$ none	$ 180	$ 180	
Room and board	$ 800	$ none	$ 1740	$ 2740	$ 1940
Transportation	$ 150	$ none	$ 290	$ 290	$ -0-
Personal and miscellaneous expenses	$ 450	$ none	$ 870	$ 870	$ -0-
TOTAL ESTIMATED BUDGET	$ 1612	$ none	$ 3112	$ 4112	$

II. AID RECEIVED BY STUDENTS: The following information describes the way in which financial aid (from all sources) was awarded to undergraduate students last year. It is provided as an indication of institutional practices with the understanding that individual awards vary according to need and that changes in funding levels may influence awards in subsequent years.

The number of full-time undergraduates in 1975-76 was 4150

The number and percent of that group receiving some form of aid was 1357 33 %

	DEPENDENT STUDENTS FROM FAMILIES WITH INCOMES Under $9,000	$9,000-$15,000	$15,000-$21,000	$21,000-$27,000	$27,000 and Above	INDEPENDENT STUDENTS Single	Married
Estimated % of full-time undergraduate students	Unk %	Unk %	Unk %	Unk %	Unk %	Unk %	Unk %
% of aid recipients	40 %	10 %	5 %	3 %	0 %	14 %	26 %
Average expense budget	$1600	$1600	$1600	$ 1600	$ 0	$ 4100	$ 4100
% receiving any grant	90%	90 %	75 %	50 %	0 %	100 %	100 %
Average grant	$1200	$1200	$1200	$ 1200	$ 0	$ 1700	$ 1700
% receiving any loan	0 %	90 %	75 %	50 %	0 %	100 %	100 %
Average loan	$ 0	$ 800	$ 800	$ 800	$ 0	$ 1000	$ 1000
% receiving work aid	0 %	100 %	100 %	100 %	0 %	100 %	100 %
Average work income	$ 0	$ 500	$ 600	$ 600	$ 0	$ 700	$ 700
AVERAGE TOTAL AID	$1200	$2500	$2600	$ 2600	$ 0	$ 3400	$ 3400
AVERAGE NET COST TO STUDENT AND PARENT	$ 400	$ 400	$ 400	$ 400	$ 0	$ 400	$ 400

Additional information about student expense budgets and aid received by students can be obtained from the financial aid office at the address or telephone number shown here.

Ventura College
4667 Telegraph Road, Ventura, Ca. 93003
(specific location of aid office)
(805) 642-3211, ext. 236
(area code, telephone number, ext.)

III. AID PROGRAMS AND POLICIES: The following information describes this institution's policies in awarding aid to undergraduate students.

In order to receive aid, a student must enroll for 6 credit units each semester. Recipients must complete 12 credit units each academic year in order to remain eligible. The minimum grade-point average required for selection is none for students entering from high school, none for students transferring from another postsecondary institution, and 1.75 for students applying for renewal of aid at this institution.

In order to be considered to have a complete application for aid, a student must complete the following steps:

1. File a Ventura College financial aid application.
2. Provide need analysis information to the college through ACT.
3. Provide supportive documentation as required. Normally, an IRS form 1040 will be required of all applicants and renewals.

The deadlines for consideration for aid are:

May 21 for continuing aid recipients.
July 2 for first time applicants.

This institution's policy concerning no-need scholarships (gift assistance to students who do not have any financial need) is:

The college discourages no-need scholarships and only makes such awards when donor so requires.

The institutional policy for packaging grant, loan, and employment aid for students is:

1. All applicants must provide $400 self-help.
2. Awards are prorated according to units attempted (1/2 time, 6-8 1/2; 3/4 time, 9-11 1/2; full-time 12 units or more).
3. Packaging policies provide a maximum of grant and work for high-need applicants with loans and work going typically to low-need applicants. BEOG funds are the usual base program.

Additional information that aid applicants may find helpful in understanding costs and aid at this institution (optional):

1. The basis for SEOG, CWSP, and NDSL funds being available to each returning student filing by May 21 must be as follows:
   a. First Priority - Returning students who applied and were eligible in 1975-76 for SEOG, CWSP, NDSL, BEOG and/or EOPS funds.
   b. Second Priority - Returning 1/2, 3/4 or full-time students (prior enrollment at one of the District's colleges).
2. The basis for SEOG, CWSP, and NDSL funds being available for all students filing after May 21 but before July 2 will be considered the same priority.

Financial Aid Information Model: Level and Characteristics
Television and Radio-Based Information

Characteristics	*National*	*State*	*Local*
Purpose	Awareness of right to benefits, motivation of special audiences Awareness of referral persons/locations (box number, counselor, bank, insurance agent, etc.) Develop awareness/standards of providers for information services	Many of national purposes Build support for state program of grants, loans, counseling, schools, by showing results Awareness in counselors, financial administrators, parents, students, of deadlines, etc.	Many of national and statewide purposes Induce enrollments of specific audiences of students by showing availability of aid (grants, loans) Induce local telephone calls/visits
Content	Availability of resource/amounts Identification of eligible audience Referral for further information	Many of national purposes Identification of state program	Many of national and state purposes Examples of local persons who got funds and had educational success
Clientele	Students/Prospective Students/Families (top 40, ethnic, etc. stations) Counselors, insurance agents, bankers	Targeted locations, ethnic groups in state Counselors/financial administrators in state campaign	Other clienteles, plus local markets for schools
Consumer Cost	None for provision; costs for write-in and telephone and personal visits	None	None
Maintenance Cost	Moderate, for production, distribution, monitoring, getting persons to play public spot announcements or get on talk shows	High for own production and distribution, monitoring, moderate if coordinated with national programs	High, for local production, distribution, or monitoring; moderate, if national and state program coordination
Accessibility	People who watch tv/radio when public spot announcements played or bank or insurance company commercials played, or watch talk shows	Same, with programs often targeted toward more specific audiences	Same, but local programs with higher immediate reaction that can be measured (phone calls, letters)
Flexibility	New ads/programs smaller cost Audience flexibility more costly to measure and adapt information to suit	New ads, programs moderate cost More flexibility as learn audience markets by location/group/program/station, by feedback letters, counselors	Many local stations can be measured Can update information quickly and adapt to local shows, by feedback, calls, etc.
Examples	Basic Grants tv/radio public spot announcements Insurance company/bank commercials Military/ROTC/National Guard public spot announcements Other public spot announcements (United Negro College Fund, CASE) often institutional Johnny Carson show	State scholarship/loan public spot announcements State institutional programs/public spot announcements	Local school commercials Local talk shows, call-in radio, news

Financial Aid Information Model: Level and Characteristics
Print-Based Information

Characteristics	*National*	*State*	*Local*
Purpose	Introduction to theory and application of financial planning and financial aid Details conveyed, process for aid Advertise services, recruit students and applicants	Same as national Achievement of state goals of access and choice in postsecondary education through notification of resources/planning	Same as national and state Help process through the system of aid
Content	Letters from federal agencies Applications, instructions for financial aid, guides Descriptions of strategies for paying for school, typical success stories	Same as national Letters, brochures from state agency about resources	Same as national and state Availability of resources at local schools, banks
Clientele	Counselors/financial administrators People applying for aid People on federal eligibility list People reading magazines/guides	Same as national Special lists (high school families, people on public assistance)	Same as national and state People who might enroll, if resources available General public
Consumer Cost	None for direct mailed letters Application costs (see need analysis) Commercial magazines, news, guides	Same as national	Same as national and state
Maintenance Cost	Low cost to advertise, write magazine articles, columns Moderate to design direct mail campaigns Low cost application printing	Same as national Moderate costs for targeting direct mail to smaller/more complex audiences	Moderate cost for advertising, catalogs, billboards, workbooks on financial planning
Accessibility	People who read, plan for finances, and are on mailing lists	People on mailing lists	People in schools, counseling offices General public, local newspaper readers People in banks, finance agencies
Flexibility	Adaptable for many audiences with specialized printed media (newspaper columns, magazines, newsletters), but normally write for broad middle-income audience	Same as national As wide as mailing lists of persons targeted, by category (high school family, low-income, language, etc.)	As flexible as classroom curriculum, counseling office outreach As flexible as local advertising
Examples	Applications, instructions and guides for financial aid (BOG/CSS/ACT) Commercial books on strategic sources Specialized nonprofit directories (*Need a Lift?*) Articles (*Changing Times, Money, Women's Day*) Columns (Sylvia Porter, Joyce Kennedy) Newspapers (free-lance or business section) Letters to Social Security Administration, Veterans Administration, etc.	Letters to counselors/financial administrators State agency letters to high school seniors, public aid recipients State comparative guide to schools (by agency or counselor association)	Catalog, brochures by schools Newspapers, billboards, matchcover ads Workbook on financial planning in school Posters, flyers Local, campus newspaper stories Letters, brochures from school districts, banks, civic organizations

Financial Aid Information Model: Level and Characteristics
Mailed Information

Characteristics	*National*	*State*	*Local*
Purpose	Out: to students thru counselors, financial administrators Out: to reach persons on mailing lists likely to receive benefits Out: to develop leads for insurance, financial planning services	In: request general information, forms In: return forms for processing Out: to notify of eligibility determination, or send check Same as national	Same as national and state Schools notify costs and how to pay for education
Content	Out: instructions, forms to counselors Out: letters, brochures, applications to potential beneficiaries Out: forms in response to letters Out: eligibility notices/checks	In: completed application forms In: information requests of all kinds Same as national	Same as national and state Catalogs, financial aid brochures and letters for special audiences of prospective students and families
Clientele	Potential customers for insurance, etc. Counselors, financial aid administrators High school, postsecondary education students/families Persons on mailing lists of potential beneficiaries	Same as national Mailing lists: BOG applicants, high school seniors	Persons requesting admissions, financial information Names from "student search" services based on family income characteristics
Consumer Cost	Postage in	Postage in	Postage in
Maintenance Cost	Moderate amount to maintain lists, respond to inquiries Low marginal costs for large mailings, costs rising fast, high annual turnover	Same as national Marginal cost (as low as 25 cents per letter in volume of 100,000)	Moderate amount to obtain lists, and mail out, and maintain staff for responses (part of recruitment/admissions costs of $500/1000 per enrolled student)
Accessibility	Out: if on business prospects lists Out: if on lists, with categorically defined potential benefits (veteran, social security, black lung, Indian) In: if have address	Out: if on lists (such as BEOG applicants) In: if a central address	Out: if on SAT/PSAT list In: most schools not handle well, unless apply for admission
Flexibility	Highly flexible for new information, new audiences; not reach low-income people without steady address and reliable mail service or without familiarity in using the mail	Same as national, if capacity is large	Highly flexible in targeting toward general public, prospects, candidates, applicants, accepted, enrolled audience
Examples	"Dear colleague" to counselors; *The College Handbook, Student Expenses at Postsecondary Institutions*, and applicant profiles to administrators Direct mail from VA, Social Security, BIA Request letters to HEW, Congress, VA, College Board, private agencies, National Student Education Fund	Direct mail to BEOG applicants, high school seniors, public assistance recipients by a few state scholarship agencies with large programs Same as national	School mail to "student search" list of income characteristics chosen Mail catalog/financial brochure to "occupant" in community college district Civic organizations mail to audiences (religious and special interest organizations)

Financial Aid Information Model: Level and Characteristics
Computer-Based Personal Information of Group Characteristics

Characteristics	*National*	*State*	*Local*
Purpose	Provide checklist of all federal, state, school, private sources of potential eligibility Provide estimate of dollar amount of awards, composition of packages of similar students, amounts to save	Provide financial resource information in context of other information about postsecondary/occupational choices Same as national, but refer instate sources	Same as national and state Local administration in high school, counseling center of educational/occupational information as counseling tool Integrate financial resources to testing, early identification, admissions and recruitment process
Content	Printout of all potential sources Insurance company printouts of costs/savings required for college in future Student/parent contribution and eligibility estimate	Same as national Bank printouts of costs/savings required in future Financial resource, along with program admissions, occupational information	Local bank estimates of cost/savings Visual scan of terminal information Printout copy of terminal information on student eligibility, contributions, amounts of aid Campus catalogs of profiles of financial aid applicants/recipients
Clientele	Parents/families of high school students High school, postsecondary students, families Parents of elementary/secondary students	Same as national Local outreach audiences, high school students, with access to terminals	Same as national High school, and target low-income groups
Consumer Cost	Commercial printout $25-40 None, with insurance companies Eligibility/contribution reports (none-$1.00)	Normally none for high school students, outreach audiences or bank customers	Normally none
Maintenance Cost	Moderate, if accurate and up-to-date; often part of other activities, in which cost becomes low if high volume	Low cost to add financial resource information to overall system Moderate cost to arrange personal printout and up-to-date estimates	Same as state Moderate cost to add financial aid estimates and applications to integrated identification, testing and admissions process
Accessibility	People filing for financial aid People who see advertisements or referrals to printout services People who have financial advice on insurance or other matters	Same as national People in high school or outreach locations, or who can review or validate printout	Same as national and state Low-income target audiences in high schools
Flexibility	Can add or up-date information easily, if a comprehensive system Format and questions can be changed, need-based and non-need-based	Currently, not highly flexible of location because of cost Not closely accurate on estimates because of rapid changes, discretion in amounts	Same as state and national If counselor or financial adviser questions and estimates can be personalized, and strategy developed
Examples	Scholarship Search, National Scholarship Locater Board Insurance company national estimates BEOG/CSS/ACT eligibility/contribution reports ACT/CSS/ACE Profiles of Financial Aid Applications/Recipients/Enrolled Freshmen	Educational/occupational information systems, modeled on Oregon and other systems, partly funded by Department of Labor Statewide bank estimates of costs/savings rates	Local occupational/information systems in school districts Combine outreach-admissions-financial aid application process, CUNY Educational Opportunity Center (focus on all NYC high school students)

College Entrance Examination Board

Information about the costs of postsecondary education and the financial aid available are two of the most important factors in deciding whether to continue education after high school -- and where to continue. The College Board, in cooperation with 11 colleges and universities, is conducting a study of ways to provide potential students with more complete and accurate information about college costs and financial aid. As a part of this study, we would like to know what kinds of information you think are important. If you would take a few minutes to complete this brief questionnaire it would be very helpful. Your responses will be kept confidential and you do not need to sign your name.

The questions on this side of this form ask for information about you and your college plans. Your responses to these questions will help us determine if different students need to have different information. The questions on the back of the form ask how important different kinds of information would be to you in making a decision about college. To answer these questions simply put an X in the box that seems most appropriate to you.

Personal Characteristics

A. How old are you

1. ☐ 18 or under
2. ☐ 19 or 20
3. ☐ 21 or 22
4. ☐ 23 to 25
5. ☐ 26 to 30
6. ☐ 31 to 40
7. ☐ 41 to 50
8. ☐ 51 to 60
9. ☐ 61 or above

B. Are you 1. ☐ female 2. ☐ male

C. Are you 1. ☐ White 2. ☐ Black 3. ☐ Latino 4. ☐ Other

D. What kind of family income background do you come from

1. ☐ Low income
2. ☐ Middle income
3. ☐ Upper income

E. Are you 1. ☐ Single 2. ☐ Married

F. Do you have any children 1. ☐ Yes 2. ☐ No

G. If costs were not a factor, what kind of postsecondary institution would you like to attend

1. ☐ Community college
2. ☐ Public four-year college
3. ☐ Private college

H. What kind of college do you think you will actually attend

1. ☐ Community college
2. ☐ Public four-year college
3. ☐ Private college

I. Do you think you would change your mind about the kind of college you would attend if you had more information about costs and financial aid at other types of colleges

1. ☐ Yes 2. ☐ No

Educational Costs

For most students, the cost of education is made up of tuition and fees, books and supplies, room and board, transportation, and personal and miscellaneous expenses. How important would the following kinds of information about educational costs be to you in choosing a college

		Very Important	Interesting But Not Vital	Not Important
J.	The total cost of the entire program (until you receive your degree or graduate from the college)	1. ☐	2. ☐	3. ☐
K.	The total cost for one year	1. ☐	2. ☐	3. ☐
L.	The total cost for one semester or one quarter	1. ☐	2. ☐	3. ☐
M.	A detailed breakdown of all costs by type	1. ☐	2. ☐	3. ☐
N.	How and when costs must be paid	1. ☐	2. ☐	3. ☐
O.	The probability of changes in cost from year to year	1. ☐	2. ☐	3. ☐

Financial Aid

Most institutions combine scholarships and grants, loans, and jobs into a "package" of financial aid for students who have need. How important would the following kinds of information about financial aid be to you in choosing a college

		Very Important	Interesting But Not Vital	Not Important
P.	Information on how the institution determines financial need	1. ☐	2. ☐	3. ☐
Q.	Detailed descriptions of the different kinds of grants, loans, and jobs	1. ☐	2. ☐	3. ☐
R.	Just general information about the kinds of aid available	1. ☐	2. ☐	3. ☐
S.	What kind of aid goes to students who are like you	1. ☐	2. ☐	3. ☐
T.	Aid application dates	1. ☐	2. ☐	3. ☐
U.	Specific procedures for applying for aid	1. ☐	2. ☐	3. ☐
V.	Detailed information about the kinds of jobs that are available	1. ☐	2. ☐	3. ☐
W.	Detailed information about how loans are repaid after graduation	1. ☐	2. ☐	3. ☐